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**Tzedakah in Your Everyday Life
Re-vision, Renewal, Rethinking
Tzedakah Learning Pod - Year 2, Session 6: May/June 2012**

OPENING – PLEASE READ ALOUD

In this sixth Tzedakah Learning Pod session, we conclude our exploration of Tzedakah in Your Everyday Life. This session aims to review and synthesize some of the main themes that have been addressed in previous sessions and offer some final reflections on how our tzedakah practices relate to our overall relationship to money. Its primary focus is the question of how much we give, not from the perspective of percentage of income or what types of donations “count” as tzedakah, but rather from the perspective of why we give the amounts we do, why it might be hard to give more and what might motivate us to overcome those challenges.

This session is divided into 6 sections, and at the start of each section, there is a recommended amount of time. If we hold to these recommendations, the session will take 1.5 hours. Do we want to assign one person to help us keep the time?

Let’s get started!

SECTION 1 – REVIEW AND INTRODUCTION
RECOMMENDED TIME – 15 MINUTES

In our previous sessions this year, we’ve explored our relationship to money, the nature of consumption, generosity, opening our hearts and planned and unplanned giving. We have also engaged in practical tzedakah decision-making in relation to the HEKDESH grantmaking cycle. As this session attempts to pull together themes from all of the previous ones, let’s spend a few minutes reflecting on what is sticking with us from our sessions this year.

Please share your response to the homework question below with your podmates:

- Reflect back on the previous sessions this year, including Money and Me; Consumers, Consuming and Consumption; The Heart; Planned and Unplanned Giving; and Considering the Hekdesht Nominees. What is one text, idea, theme or question that is sticking with you from any of these sessions?

Please discuss:

- Were your answers similar to one another or different?
- Have any themes emerged that your Pod would enjoy exploring further? If so, what are they? (Please have someone in your pod take notes on this conversation and share them—along with the notes from section 6 later in this session—with the Tzedakah Learning Pods team.)



SECTION 2 – DIFFERENT MODELS FOR HOW MUCH TO GIVE
RECOMMENDED TIME – 15 MINUTES

Rabbi Jacob ben Asher (also known as the Tur), a 13th-century Jewish legal scholar and author of the Arba'ah Turim, one of the earliest codes of Jewish law, offers two models for thinking about how much to give.

Please read aloud:

Tur, Yoreh Deah 249:1¹

| | |
|--|---|
| <p>Regarding the amount to give- If your capacity is such that you can give an amount sufficient to meet the needs of the poor, you should give that much. If your capacity is not sufficient to meet all the needs of the poor, you should give as much as you are capable of. How much should you give? Up to 20% of your assets is the best way to fulfill the mitzvah. Ten percent is average. Less than that is stingy. [translation by AJWS]</p> | <p>שיעור נתינתה אם ידו משגת יתן כפי צורך העניים אם אין ידו משגת לכל צורך העניים יתן כפי השגת ידו כמה הוא יתן עד חומש נכסיו מצוה מן המובחר ואחד מיי מדה בינונית פחות מכן עין רעה</p> |
|--|---|

Please discuss:

- According to the Tur, how much tzedakah should a person give?
- Why do you think the Tur offers percentages of assets as guidelines for giving, instead of leaving it at “you should give as much as you are capable of”?

In the following text, the Tur quotes Rav Saadia Gaon, a 10th-century Jewish philosopher, introducing the concept of parnassah, or livelihood.

Tur, Yoreh Deah 251²

| | |
|---|---|
| <p>Rav Saadia Gaon wrote: “A person’s own parnassah [living] takes precedence over that of anyone else, and one is not required to give tzedakah until he or she has acquired a parnassah, as it says (in Leviticus 25:36), “And your fellow will live with you,” meaning that your life takes priority over that of your fellow.</p> | <p>כתב ה"ר סעדיה חייב אדם להקדים פרנסתו לכל אדם ואינו חייב לתת צדקה עד שיהיה לו פרנסתו שנאמר וחי אחיך עמך חייד קודמין לחיי אחיך</p> |
|---|---|

Please discuss:

- How is this model of how much to give similar or different from the previous text?
- How do you reconcile the two tzedakah models offered by the Tur?
- In our time, what do you think are reasonable elements that constitute a parnassah, such that all people should have them and anyone who lacks them should be exempt from giving tzedakah?

¹ <http://www.on1foot.org/text/tur-yoreh-deah-2491>
² <http://www.on1foot.org/text/tur-yoreh-deah-251-0>



SECTION 3 – PARNASSAH AND CONSUMER SPENDING
RECOMMENDED TIME – 10 MINUTES

The United States Department of Labor Bureau of Labor Statistics conducts an annual survey on consumer expenditures. Please take a few minutes to look at the chart below from the 2010 survey, which shows annual expenditures for 2010. Please note that the category “cash contributions” refers to donations to charities and religious organizations.

Average annual expenditures and characteristics of all consumer units, 2010³

| Item | 2010 | |
|----------------------------------|----------|-----------------------------------|
| Number of consumer units (000's) | 121,107 | |
| Income before taxes | \$62,481 | |
| Average age of reference person | 49.4 | |
| Average number in consumer unit: | | |
| Persons | 2.5 | |
| Earners | 1.3 | |
| Vehicles | 1.9 | |
| Percent homeowner | 66 | |
| Average annual expenditures | \$48,109 | Percentage of annual expenditures |
| Food | 6,129 | 13% |
| At home | 3,624 | |
| Away from home | 2,505 | |
| Housing | 16,557 | 34% |
| Apparel and services | 1,700 | 4% |
| Transportation | 7,677 | 16% |
| Healthcare | 3,157 | 7% |
| Entertainment | 2,504 | 5% |
| Cash contributions | 1,633 | 3% |
| Personal insurance and pensions | 5,373 | 11% |
| All other expenditures | 3,379 | 7% |

¹ Consumer units include families, single persons living alone or sharing a household with others but who are financially independent, or two or more persons living together who share expenses.

³ Based on a similar chart at <http://www.bls.gov/news.release/pdf/cesan.pdf>



Please discuss:

- What, if anything, on this chart surprises you?
- How well does this chart reflect your own expenditures? In what ways do your expenditures differ from the averages on this chart?
- Which categories of spending would you consider to be part of “parnassah”?
- What do you think the Tur would think of this chart?

SECTION 4 – CONSUMER SPENDING VS. TZEDAKAH
RECOMMENDED TIME – 15 MINUTES

Peter Singer, a philosopher and professor of bioethics at Princeton University, has written extensively on the question of how much money Westerners should give to charity in order to save the lives of people in developing countries.

From “The Singer Solution to World Poverty?” By Peter Singer⁴

Now that you have distinguished yourself morally from people who put their vintage cars ahead of a child's life, how about treating yourself and your partner to dinner at your favorite restaurant? But wait. The money you will spend at the restaurant could also help save the lives of children overseas! True, you weren't planning to blow \$200 tonight, but if you were to give up dining out just for one month, you would easily save that amount. And what is one month's dining out, compared to a child's life? There's the rub. Since there are a lot of desperately needy children in the world, there will always be another child whose life you could save for another \$200. Are you therefore obliged to keep giving until you have nothing left? At what point can you stop?

. . . In the world as it is now, I can see no escape from the conclusion that each one of us with wealth surplus to his or her essential needs should be giving most of it to help people suffering from poverty so dire as to be life-threatening. That's right: I'm saying that you shouldn't buy that new car, take that cruise, redecorate the house or get that pricey new suit. After all, a \$1,000 suit could save five children's lives.

So how does my philosophy break down in dollars and cents? An American household with an income of \$50,000 spends around \$30,000 annually on necessities, according to the Conference Board, a nonprofit economic research organization. Therefore, for a household bringing in \$50,000 a year, donations to help the world's poor should be as close as possible to \$20,000. The \$30,000 required for necessities holds for higher incomes as well. So a household making \$100,000 could cut a yearly check for \$70,000. Again, the formula is simple: whatever money you're spending on luxuries, not necessities, should be given away.

⁴ <http://www.nytimes.com/library/magazine/home/19990905mag-poverty-singer.html>



... Then, if we value the life of a child more than going to fancy restaurants, the next time we dine out we will know that we could have done something better with our money. If that makes living a morally decent life extremely arduous, well, then that is the way things are. If we don't do it, then we should at least know that we are failing to live a morally decent life — not because it is good to wallow in guilt but because knowing where we should be going is the first step toward heading in that direction.

Please discuss:

- How does Singer's argument relate to the tzedakah models suggested by the Tur?
- What do you think of Singer's formula for calculating how much tzedakah to give?
- Singer's argument relates not only to how much to give, but also to where to give, as it revolves around the assumption that the tzedakah you are giving can save someone's life. Could you make a similar argument for how much tzedakah to give even if it weren't saving someone's life? Why or why not?
- Thinking back to the Tur, the reality of American consumer spending, and Peter Singer, what model would you suggest for how much tzedakah people should give?

SECTION 5 – TAKING IT TO THE STREETS
RECOMMENDED TIME – 20 MINUTES

On the website based on Peter Singer's book *The Life You Can Save*, people are asked to sign a pledge to give a percentage of their income toward fighting global poverty. The percentage varies based on income and is calculated in such a way that were all people to actually fulfill the pledge, we would be able to solve the problem of extreme poverty. Below is one reason the website offers for why to sign the pledge.

Please read aloud:

From www.thelifeyoucansave.com, the website based on Peter Singer's Book *The Life You Can Save*

The most important reason for pledging is that by doing so you help to change the culture of giving. Research has clearly shown that people are more likely to help others when they know that others are helping. Yet in many cultures, it is considered unseemly to tell others about how much you give. People may think you are boasting, or that you give only so that others will think well of you, and not because you are truly a generous person. This attitude is understandable, but nevertheless unfortunate, because it means that people don't talk about giving, and those who are thinking of giving may be unaware of how many others give. This makes it less likely that they will give. People may assume that others are selfish, when in fact they are just not talking about their giving. If large numbers of people pledge to give a modest percentage of their income to people in extreme poverty, that will show everyone that others do give.



Please discuss:

- Singer is trying to change the culture of giving and suggests that one way to do that is to be upfront and transparent about our own giving. What are the pros and cons of this approach?
- To what extent are your tzedakah goals and commitments personal and private vs. something that you hope others will adopt? Is it important to you to build a culture of tzedakah among your peers or in the Jewish community? Why or why not?
- If you are interested in “taking this to the streets,” what do you think is the best way of doing so? What pledge do you want to take in order to make this happen?
- What do you think the role of HEKDESH could be in changing the culture of giving in the DFI community and beyond?

SECTION 6 – REFLECTION, NEXT STEPS AND CLOSING **RECOMMENDED TIME – 15 MINUTES**

A. Reflection

This brings us to the end of our sixth Tzedakah Learning Pod session and the end of our Tzedakah in Your Everyday Life series! Let’s each share one thing from this session that was a highlight, a surprise, or a challenge.

In addition, since this is the conclusion of the series, let’s also share one way in which these sessions have had an effect on us.

B. Next Steps

The HEKDESH Learning Committee is open to suggestions about a potential Year 3 curriculum or alternate ways of continuing the Tzedakah Learning Pods. Please take a few minutes as a pod to discuss if and how you might be interested in continuing to meet. Would you want another curriculum or something less structured? For example, would you continue to meet each month if the Learning Committee provided a tzedakah-related article each month and discussion questions, where each Pod member was responsible for reading the article ahead of time? Is there another model you could imagine that would excite you for next year? What topics or tzedakah questions are of greatest interest? Please have someone in your pod take notes on this conversation and email them to the Tzedakah Learning Pod team at hekdeshtlp@gmail.com.

Finally, please remember that we can always be in touch with each other with tzedakah ideas or reflections during the month, as well as sharing ideas with the broader Pod group through TLP2010-11@googlegroups.com.

C. Closing

Mazal tov!! You have now completed the Tzedakah Learning Pod series Year Two! Thank you very much for being part of this journey. We (the Learning Committee) are excited that you continued throughout and have been pleased and grateful to hear some of your feedback along the way.

In a few weeks, we’ll be sending out an End of Series Evaluation Survey. PLEASE, please take a few minutes to complete the survey. Especially as this is our pilot year for the Year 2 curriculum, it’s very important that we have your feedback as we plan for next year. We very much thank you in advance!!!

