

Mike Schultz is a first-year student at YCT. He is pursuing an MA in Bible at the Bernard Revel Graduate School of Yeshiva University.

## CREATING A YOUTH *TZEDAKAH* FOUNDATION\*

Mike Schultz

**W**e must be more careful in the *mitzvah* of *tzedakah* than in any other performative *mitzvah*. For *tzedakah* is a sign of the righteous of the seed of Abraham our Forefather, as it says, ‘For I have known him so he will command his children to do *tzedakah*.’ And the throne of Israel is not established and the true religion stands except through *tzedakah*, as it says, ‘Through *tzedakah*, you will be established.’ And Israel will not be redeemed except through *tzedakah*, as it says ‘Zion through justice will be redeemed, and those who return to her through *tzedakah*.’ No one ever becomes poor through giving *tzedakah*, and no evil or damage will come about because of *tzedakah*, as it says, ‘The act of *tzedakah* will be peace.’ Whoever is merciful, we will be merciful on him, as it says ‘And He will give you mercy and have mercy on you and make you plentiful.’ (Maimonides, *Mishneh Torah, Hilkhoh Matanot Aniyim* 10:1-2)

He who gets others to give *tzedakah* and motivates them to action receives a greater reward from the one who gives, as it says ‘The act of *tzedakah* will be peace.’ (Ibid. 10:6)

### I. MOTIVATION

These two quotes encapsulate the motivating drives for creating the Maimonides Money Pot youth *tzedakah* foundation at Stern Hebrew High School, a modern Orthodox high school in Northeast Philadelphia. If *tzedakah* is the *mitzvat aseh* which requires the most care, then surely students should be led to figure out why it is so significant and be taught how to give *tzedakah* in more than a passing way during *bazarat hashatz*. Because our schools should aim to

---

\* From 2002-4, I was the community service coordinator at Stern Hebrew High School, and was given the opportunity to build up a multifaceted program of service and service-learning. The *tzedakah* project described here was one of our most successful initiatives.

teach our students proper *bein adam lehavero* behavior through real character education, and because, as Rambam teaches, *tzedakah* helps develop our trait of mercy, it makes sense to include *tzedakah* in our schools in a significant way.

“ותשובה ותפלה וצדקה מעבירין את רוע הגזרה”—“Repentance, prayer, and *tzedakah* can change the evil decree.” We tend to focus on the transformative power of repentance and prayer while forgetting *tzedakah*. The reason giving *tzedakah* can save us from receiving the punishment we deserve is that it changes the giver into a new person, for whom the old punishment is no longer fitting. The *gabbai tzedakah* in traditional *kehillot* collected from each person the amount that they should be giving every week based on their wealth, not based on the current level of poverty in the town. *Tzedakah* is not just for the recipient, it is crucially important for the donors. Since every Jew is obligated to give *tzedakah*, no matter how poor he might be, *tzedakah* is crucially important for all of us. Our Rabbis emphasize *tzedakah*’s key role again and again, so I and my colleagues wanted to bring that into our students’ education in an active, thought-out way. Since they don’t have much money to give themselves, and since one who raises money from others is considered even greater than the one gives, we concluded that we would start a *tzedakah* foundation.

## II. FORMAT

One of the keys to our *tzedakah* foundation’s success was framing it as a service-learning project.<sup>1</sup> In service-learning, service projects are part of the curriculum of a course and fulfill academic goals of the course. At Stern, we have a course called For Love and Money (FLAM): Economics, Judaism, and Society. It includes the regular high school microeconomics material, but we tie in units on Jewish attitudes toward wealth, Jewish business ethics and *halakhah*, public poli-

<sup>1</sup> A Philadelphia-area consortium of service-learning professionals, the SLSO (Service-Learning Support Organizations), of which Stern HHS’ *hesed* coordinator is a member, came up with the following useful definition of service-learning:

“Service-learning is a form of teaching and learning that engages students in meaningful service activities in their schools and communities as part of the standard academic curriculum. Integrated into (but not limited to) the school day, service-learning connects young people with structured activities that address human and community issues, and that provide opportunities for increased student engagement in school, civic responsibility, personal and social development and the acquisition of critical thinking skills. Concepts central to good service-learning practice include: student voice in choosing, developing and implementing a project; identification of genuine need; connection to community partner(s); sustained student involvement; research; reflection; assessment; culminating presentation and final celebration. Evidence of these elements as well as of their alignment with local and state curriculum standards and promotion/graduation requirements are key to model practices.”

cy analysis from an economic perspective, and of course *tzedakah*. Students were given paper credit for FLAM if they took the option of participating in the *tzedakah* foundation, and about half the students did so. This was crucial, as it gave the foundation a critical mass of dedicated members who were willing to come to weekly or biweekly meetings during their lunchtime and also work on it outside of school. As a service-learning project, we made sure that working on the foundation fulfilled Economics academic goals. As we will describe, students learned how to analyze the effect of a grant on an organization and a community, learned about efficiency while seeing how to calculate what percentage of an organization's spending went to providing actual services, and internalized the importance of setting priorities and striving for the greatest impact.

The *tzedakah* foundation, which chose to call itself the Maimonides Money Pot (MMP), was made up of FLAM students and about ten students not in the course who chose to volunteer with MMP. We met about once a week during lunch. Most meetings would begin with learning something about *tzedakah* or American philanthropy. In addition, we would usually have a task set for each meeting. Our initial task was to choose our priorities.

### III. PRIORITIES

We began by learning the priorities set by Maimonides. Local need takes priority over needs in Israel or elsewhere (Ibid. 7:13); helping out in a case of greater need takes priority (see for example Shulhan Arukh, *Yoreh Deah* 251:7); helping someone become self-sufficient is greater than just giving money (Maimonides' list of eight levels of *tzedakah*, Ibid. 10:7-14); *talmidei hakhamim* take precedence over others, women take precedence over men, and *kohanim* before *leviyim* (Ibid. 8:15-18). But with so many priorities, it is often hard to know what takes precedence. We added to these *halakhic* priorities some other priorities that were apparent to us: giving to a place where our relatively small donation would make a big difference rather than to a very large organization; making a donation that would change the system that caused the problem rather than just help alleviate the problem; and preferably, giving to programs that used more of the money for providing services and less for fundraising and overhead.

In addition to the question of weighing priorities, we had to ask whether prioritizing meant giving to the priority to the exclusion of everything else. We concluded that it does not, and therefore we did not focus solely on giving locally, but we also decided to give to the needy in Israel.<sup>2</sup>

<sup>2</sup> When I did a more condensed version of this project with my Torah of Money course during Panim's Summer JAM (a summer program in Washington, DC devoted to teaching teens the interplay between Jewish values, public policy, and activism), the priority that they focused on was fulfilling Maimonides' highest level of *tzedakah*, helping some

With these decisions under our belts, we began with exercises identifying what Jewish concepts and values mattered to us most, and what issues in the world mattered to us, and then as a group we came to consensus on a couple of focal issues. In this way, the students started being thoughtful about what we were doing, had a lot of ownership over the project, and were excited about moving forward. Using an exercise adapted from Tracy Gary and Melissa Kohner's *Inspired Philanthropy*,<sup>3</sup> students were given a list of Jewish values and asked to select the ones that mattered most to them, and another list of common philanthropic causes, from which they were asked to pick out the ones that they felt most strongly about. We pushed ourselves so that, ideally, we could match up our most important Jewish concepts with the causes we wanted to back. In this way, students were encouraged to include Judaism thoughtfully in what they wanted to support. We then tallied up everyone's preferences. In the next session we examined the results, saw where the group was leaning and after a good discussion came to a consensus on our focus areas: supporting local programs to help fight homelessness and supporting the poor in Israel.

#### IV. GIVING TO NON-JEWISH PROGRAMS

Heated debate arose over the question of donating part of our funds to causes that primarily help non-Jews. Some of the participants had learned a strong ethic of 'take care of your own first,' implicitly based on Maimonides' teaching that support of one's family takes precedence over supporting all others (Ibid. 7:13). Since the Jews are our family, they argued, and there's no end of Jewish poverty, we should give only to Jewish causes. For some of these students, this feeling was strengthened by personal experiences of anti-Semitism. Other students felt a more universalistic ethic, perhaps motivated by their school community service projects, which include working with non-Jewish populations.

To help them make this important decision, we learned some of the relevant sources. Admittedly, I guided the learning in a particular direction, but I presented the sources honestly and I would not have put my foot down had they decided to give only to Jewish causes. The primary source is *Gittin* 61a, "מפני דרכי שלום... מפרנסים עניי עכו"ם עם עניי ישראל . . . מפני דרכי שלום," "we support poor non-Jews with poor Jews, we visit sick non-Jews along with sick Jews, and we bury non-Jews just as we bury Jews, because of the ways of peace." This line is brought down as *halakhah* in by the Rambam<sup>4</sup> and in the Rama.<sup>5</sup> There is a *mabloket* as

---

one become self-sufficient. As a result, they donated a lot of the money they raised to giving microloans in the Third World to help individuals start their own very small businesses.

<sup>3</sup> Gary and Kohner, *Inspired Philanthropy: Your Step-by-Step Guide to Creating a Giving Plan*, San Francisco: Jossey-Bass, 2002.

<sup>4</sup> *Mishneh Torah, Hilkhhot Matanot Aniyim* 7:7

<sup>5</sup> *Shulhan Arukh, Yoreh De'ah* 251:1

to whether one supports non-Jewish poor only together with Jewish poor, or whether one even supports non-Jewish poor alone. Rashi takes the former position, while Rabbeinu Nissim<sup>6</sup> explains that this law extends even to the situation where one is giving to a purely non-Jewish cause. The Shakh<sup>7</sup> understands the Rama to be in agreement with Rabbeinu Nissim.

An important part of our discussion was whether this *gemara* was saying that we *may* give *tzedakah* to support non-Jews or that we *must* do so. On its face, the term sounds like an apologetic, certainly not something we would ideally practice. But when one examines the uses of the term “*mipnei darkhei shalom*” in the Talmud,<sup>8</sup> it becomes clear that its use signifies real *isur* or *hiyuv*. *Mipnei darkhei shalom* a *kohen* gets the first *aliyah*, we keep the food of an *eruv hatzerot* in the same house all the time, taking from someone’s fish nets is considered *gezel*, and so is stealing something that a blind or deaf person finds. The *gemara* is not saying that it might be *gezel* in those cases; rather it *is* *gezel*. And it is not just nice to give the *kohen* the first *aliyah*, but we are obligated to. To be consistent with this use of our term, we can now understand that the *gemara* states that it is not just permitted to support poor non-Jews in our community, but it is a *hiyuv*. In fact, both Maimonides and the Meiri state explicitly that it is a *hiyuv*.<sup>9</sup>

In this way, the group came to agree that some of the money should be donated to support poor non-Jews. The question of whether one can support non-Jews alone was not really relevant to us, because we had clearly decided not to donate only to non-Jewish causes. However, once the group had decided to support non-Jews along with Jews, there was still the key question to be answered: how much of the money should go to non-Jews and how much to Jews? Interestingly, while Maimonides quotes the *gemara*’s exact language in his *Hilkhhot Matanot Aniyyim*, he uses a slightly different phrase in *Hilkhhot Melakhim*.<sup>10</sup> “אפילו העכום צו חכמים . . . לפרנס ענייהם בכלל עניי ישראל מפני דרכי שלום.” The key change is that he now says we support poor non-Jews “בכלל,” “amongst,” poor Jews, rather than “עם עניי ישראל,” “with poor Jews.” The word בכלל sounds much more like an obligation that we should support poor non-Jews grouped in with the Jews, i.e. in the same fashion as we support the Jews. At the same time, we did need to balance this command with the priority of supporting one’s fam-

<sup>6</sup> *Gittin 28a bi-dapei ha-Rifs*.v. “קוברים מתי עובדי כוכבים עם מתי ישראל”

<sup>7</sup> *ad loc. se’if 2*

<sup>8</sup> *Gittin 59a-b*. *Mipnei darchei shalom* also comes up in *Bava Metzia 102a* and *Sanhedrin 25a* regarding other cases that similarly seem to be dealing with *isur* and *hiyuv*.

<sup>9</sup> *Mishneh Torah, Hilkhhot Melakhim 10:12* “אפילו העכום צו חכמים לפרנס ענייהם בכלל עניי” “ישראל מפני דרכי שלום” and *Meiri, Bava Batra 10b* “שחרי אף משלנו אנו חייבים לפרנסם כמו” “שאמרו מפרנסין עניי גוים עם ישראל מפני דרכי שלום”

<sup>10</sup> 10:12

ily. In the end, the group came to a consensus: 65 percent of what we raised would go to primarily Jewish causes, and 35 percent to primarily non-Jewish causes.

## V. PROFESSIONALISM

After we had settled on our funding areas, we wanted to teach Maimonides Money Pot participants more about how the world of American philanthropy works. With the help of some outside presenters, we learned about foundations and were taught how to create a professional Request for Proposals (RFP), asking organizations in our target areas to send proposals in for our foundation to review. The RFP that our students created can be seen at [www.maimonidesmp.netfirms.com](http://www.maimonidesmp.netfirms.com). Working professionally in this manner taught the students about the real world of philanthropy and helped them feel especially good about their efforts.

Simultaneously, we planned two big fundraisers so we would have money to give away, and a philanthropist in Florida gave a challenge matching grant to motivate the students. I helped them circulate the RFP to relevant listserves and organizations, and we received almost a dozen proposals. Students then learned how to research the organizations and thoughtfully review their proposals. They went to [www.guidestar.org](http://www.guidestar.org) to look up the tax records of American organizations to see how efficient they were with the money they spent, looked closely at the organizations online and by phone, and prepared presentations about the proposal they were reviewing. In a very exciting group session, they came to a consensus and chose the recipients.

## VI. CONCLUSION

The students held one fundraiser on Purim and a second, a talent show/auction/dinner for the community and raised a considerable amount of money. They came away from the project feeling very proud about what they had accomplished and excited to continue their efforts the next year. They became much more thoughtful about how they give and raise *tzedakah*, they integrated the value of *tzedakah*, and they got the school excited about *tzedakah*. And we fulfilled our mission, as articulated by the students:

The students of Stern Hebrew High School have beckoned to the call of Maimonides, who says, “There is an obligation to give support to your brother, your poor and the impoverished of your land.” Our Modern Orthodox school wishes to fulfill our obligation to the community as a whole. This philanthropic experience, we feel, will broad-

---

en our horizons and will prepare us to continue such activities as adults.

## VII. RECOMMENDED READING

Lawrence Bush and Jeffrey Dekro, *Judaism, Money, & Social Responsibility: Developing a "Torah of Money" for Contemporary Life* (The Shefa Fund, Philadelphia, PA, 1993)

Betsy Tessler and Jeffrey Dekro, *Building Community, Creating Justice A Guide for Organizing Tzedakah Collectives* (The Shefa Fund, Philadelphia, PA, 1994)

Rabbi Shimon Taub, *The Laws of Tzedakah and Maaser* (Artscroll, Brooklyn, NY, 2001)

For the final report of Yeshiva of Flatbush's excellent *Tzedakah* Commission:  
<http://www.areyvut.org/Action/Tzedakah.pdf>