

## **Tzedakah Collectives**

**By Rabbi Mordechai Liebling**

Rabbi Jennie Rosenn challenges us to bring money into the realm of the sacred, to recognize our power, and to create communal standards for tzedakah. Rabbi Ishmael teaches, "One who wishes to acquire wisdom should study the way that money works, for there is no greater area of Torah study than this. It is like an ever-flowing stream." (Bava Batra 175b). Rabbi Rosenn's experience with her family's tzedakah collective points us to a useful model for entering into this ever-flowing stream.

A tzedakah collective is a group of people who pool their funds and decide collectively how to disburse them. Anybody can organize one, though commonly they form within existing congregations or havurot. Giving through a tzedakah collective can be more powerful and satisfying than giving as an individual. Combining gifts can be a way to create a large impact on a small organization, or to respond in a powerful way to a specific need. For example, Rabbi Eric Yoffie, leader of the Union of American Hebrew Congregations, encouraged members of Reform congregations to form collectives to pool their tax rebate checks for tzedakah.

At the same time, the tzedakah collective can be about much more than pooling funds. It can be the place where we talk about money, the most taboo subject in our culture. (Sociologists are fond of saying that people will more readily talk about their sex lives than their bank accounts.) The Jewish community, especially, needs safe places to candidly and honestly discuss money, a subject freighted with tender significance for us as individuals and as a community. Have you ever gone a day without thinking about money?

Have you ever gone to a board meeting where money wasn't on the agenda? The Jewish community is the wealthiest ethnic group, per capita, in the United States. We need to be able to reflect on our success as individuals and as a community—as well as on the role money has played in anti-Semitic stereotypes that painfully persist to this day.

Tzedakah collectives are a place to address these issues. We are prescribed to give between 10 and 20 percent of our incomes. How many of us outside the Orthodox community give that much? Jews who do not live according to halakha still need to wrestle actively with this mitzvah. Why don't we give that much? What is our sense of responsibility? Of entitlement? Of security? We are more likely to engage these questions within small groups. The tzedakah collective can also become the group that challenges the congregation itself to examine its financial practices concerning salaries, dues, fundraising, investing, and banking.

When it comes time to disburse the tzedakah, we all have questions. How much for advocacy and organizing to end poverty? For Jewish education? For Israel? For the environment? The collective can be a place to think through these and many other questions, learn about different organizations, establish priorities, and even develop a long-term strategy for giving. Responding to such questions fulfills the responsibility that our tradition places on us as stewards of wealth. This is the time to begin a national movement of tzedakah collectives. Any person can begin one by gathering friends; any congregation can start one. In fact, you can use your tax rebate checks as seed money.

Ultimately, of course, the purpose of the collective is to give tzedakah, both to help those in need and to realize the powerful spiritual component Judaism has always linked to giving. "Through the righteousness of tzedakah I shall behold your face (Psalms 17:15). See the immense power of tzedakah--for a person who gives a single penny to the poor is deemed worthy to behold the face of the Shechina" (Midrash Tanhuma on Leviticus, 17a). Living in the midst of a culture that encourages materialism and individualism, conscious giving--encouraged by the group--can be an act of liberation and of connection to the Divine.

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