

Dvar Torah for March 24, 2017

I. Parsha summary

The majority of content in this parsha relates to the building of the mishkan. Moshe asks B'nai Yisroel to give of their silver and gold and other valuables to its construction and it is to this that I address tonight's D'var Torah. B'nai Yisroel give so much that he has to ask them to stop. Not much is mentioned of this in the commentaries or mefarshim.... Only that their devotion to this project was limitless. Why? Was it out of guilt for the golden calf episode? Was it a form of redemption? Was it the way Moshe did the asking? I searched for an answer to this question by exploring the concept of philanthropy and discussing the Jewish, science, and personal experiences of giving.

II. The Jewish Philosophy on Charity

Jews are a very generous bunch. In 2006, Business Week's list of the 50 most generous philanthropists included 15 Jews and in 2008 the Chronicle of Philanthropy's list of top 50 donors included 16 Jews. So Jews, who are only 2% of the American population are 30% of America's most generous donors.

The definition of Tzedakah is derived from the shoresh or 3 letter root or the word Tzadek: meaning righteous, just, or fair. The word "charity" however suggests benevolence and generosity (other def: aid, assistance, handouts, kindness). There is a big difference between the two, In Judaism, giving to the poor is not viewed as a generous, magnanimous act; it is simply an active of justice and righteousness and the performance of a duty. In Judaism, our obligation to give to the poor comes from the Torah's teachings that everything we have is a direct blessing from Gd and that if one has money it has merely been deposited with me with the trust that I will manage it wisely. In other words, the money is not really mine....I am merely a banker of sorts.

Traditionally, Ma'aser or 10% of one's earnings after taxes is the designated amount to earmark for charitable giving (taxes themselves do not fulfill our obligation). Please consider this for a moment.....10% of your after tax dollars. Charitable donation has taken the place of animal sacrifice in Jewish life: giving to charity is an almost instinctive Jewish response to express thanks to Gd, to ask forgiveness from Gd or to request a favor from Gd. This is derived from the High Holiday liturgy which repeatedly states that teshuva (repentance), tefilah (prayer) and tzedakah can alleviate a bad decree. The obligation to perform tzedakah can be fulfilled by giving money to the poor, to health care institutions, to synagogues, or to educational institutions. It can also be fulfilled by supporting your children beyond the age when you are legally required to, or supporting your parents in their old age. The obligation includes giving to both Jews and gentiles.

Levels of Tzedakah

Rambam organized the different levels of Tzedakah from the least meritorious to the most as follows:

1. Giving begrudgingly
2. Giving less than you should but giving cheerfully
3. Giving after being asked
4. Giving before being asked
5. Giving when you do not know the recipient's identity but the recipient knows your identity
6. Giving when you know the recipient's identity but the recipient doesn't know your identity
7. Giving when neither party knows the other's identity.
8. Enabling the recipient to become self-reliant.

III. Why do People Give?

90% of US households donated on average \$1623 to nonprofits in 2000. Why do so many people choose to give? What motivates them? What do they get in return? How does one's income affect their contribution?

Starting with the benefit of giving, one group is deemed "public" in that both the donor and other individuals benefit. An example is NPR or even our synagogue. In the second group the benefit is private in nature...where giving makes you feel better about yourself, it may give you prestige or an acknowledgment that you would not otherwise get...called private since no one but the donor can enjoy these aspects of giving. Differentiating these 2 groups is important in determining whether voluntary contribution is likely to result in the "right" or optimal level. If a benefit is "public" the contribution by one donor provides the same benefit as your donation....and since it is costly for you to contribute you have an incentive to "free-ride" off the contribution of others. If the benefit is entirely "private" then each individual contributes to an amount that reflects their valuation of the nonprofit. What about the price of giving? The price of giving refers to the cost of giving the organization an additional dollar. In the US this refers mostly to those of us who itemize and take a tax deduction. "Awareness of tax advantages" was ranked the third most important motivator for making a charitable donation. When donations are tax deductible, each dollar received by the charity is in part financed by the donor and in part by the government's lost tax revenue. What about differences in gender? Do men and women respond differently to tax incentives for giving? Results in one study show that neither gender is more generous than the other but that while an increase in the price of giving causes both genders to give less, the decrease is larger for men than women. Men will be more generous when it is cheap to give but women are more generous when it is more expensive to give. Although taxes influence an individual's incentive to give, it does not reduce the price of giving to zero which means that there is some other benefit. The most obvious benefit is the output of the nonprofit....examples in our own synagogue include classes, services, youth programs, etc. A motive for giving may be to increase these services, i.e., giving to the "Save the Children Fund" to increase aid to more children. Although the output is an important factor in giving, it is unlikely to be the primary explanation. For instance, with a public benefit such as public radio, the output is unaffected (the show goes on whether I donate or not) and yet people continue to donate. The "private" benefit which only the donor can experience can be compared to the purchase of any other private good. Naming rights, lunch with a powerful or famous person, thank you gifts, status, and "membership" whether it is a social circle or even a synagogue. Less tangible benefits such as status and prestige must also be considered. Finally, the most intangible is humans' motivation to find meaning in life, to feel connected and to have a sense of purpose.

This leads me to discuss my own experiences with philanthropy in Africa.

IV. Personal Experience of Philanthropy

My husband and I travel internationally a lot. In 2013 we took a wildlife trip to Rwanda in East Africa and had a deeply moving experience. We began with donating medical equipment and money to the government hospital. There was both private and public benefit...it made us feel good and we were providing necessary equipment that saved lives. It was tangible but it was costly and not sustainable. After a year or two several things became clear: we could not dictate what our funds could be earmarked for and the administration and doctors did not want charity. We turned our attention to the highest form of charity: enabling the recipient to become self-sufficient. We started a business,

employed people, and directed our attention to nonmedical efforts including education. In addition, we started a project with a local school and engaged students and teachers in Buffalo to participate, at a very low cost. Obviously, starting a business is more work and takes longer to see benefits but for us is more rewarding than our earlier efforts.

I. Project Beit Tefilah

This brings me full circle to the parsha and the B'nai Yisroel's generosity in the building of the mishkan. We are B'nai Yisroel and Temple Beth Tzedek is our mishkan. Whether you give for the "private" or "public" benefit, don't take a "free ride" on the contribution of others. You can take a tax deduction, you can earmark where your donation goes, you can name something in our new building for a family member or yourself. Whatever your motivation to give, our new Beit Tefilah offers an opportunity to fulfill the mitzvah of Tzedakah. Whether B'nai Yisroel gave so generously because they needed forgiveness for the Golden Calf, or because they wanted recognition, or because they were looking for the meaning of life....let us all, this Pesach, when we relive our escape from Egypt and the giving of the 10 Commandments at Sinai, let us also relive the generosity of the people by giving generously to our own mishkan, Temple Beth Tzedek.