

WOMEN'S LEAGUE FOR CONSERVATIVE JUDAISM



Giving Tzedakah with Thought

Giving tzedakah is a basic tenant of Jewish practice. Tzedakah, which literally means righteousness, is idiomatically translated as “charity.” But the word is derived from the same root as *tzedek*, meaning justice. The Torah admonishes us to open our hands to the poor and destitute and reminds us that the people of Israel will be redeemed by our acts of tzedakah.

Giving tzedakah is usually associated with monetary donations although it can also involve donating a skill or service with the intention of improving someone else’s life. Giving tzedakah allows us to emulate God’s treatment of humanity.

The medieval scholar Maimonides created a hierarchy of the most meritorious ways of giving tzedakah:

1. Giving begrudgingly and embarrassing the recipient
2. Giving with a full heart, but giving too little
3. Giving with a full heart and adequately, but only after being asked
4. Giving before one is asked
5. Giving when you do not know the recipient, but the recipient knows you
6. Giving when you know the recipient, but the recipient does not know you
7. Giving when neither the donor nor the recipient are aware of each other’s identity
8. Giving when the gift enables an individual to become self reliant

This short guide is meant to help when making your individual and sisterhood charitable decisions. We wish you much satisfaction in researching and giving tzedakah!

Local Giving

Individual women, as well as sisterhoods as a whole, are often approached about one tzedakah project or another. Before giving money, the rabbis of the Talmud teach us to investigate the person who is running the organization. In other words, to find out if the person and organization are trustworthy.

When the project is local to your synagogue it is easy to evaluate the project and project organizers' worth.

- Where will the money go?
- Who will benefit?
- Is there excessive expense involved in raising this money?

Giving locally may have the most personal impact on you, your family or your sisterhood. Your generosity results in tangible results that you can ascertain.

Local projects are not all created equal! You may know where the money is going and who the intended beneficiary is, but there are additional questions you should ask:

- Is the project a duplication of work being done by other organizations?
- Do other organizations endorse the project?
- Can you verify that the projects actually are producing a positive outcome?
- Does the project match your philanthropic goals?

Considerations regarding your sisterhood may include:

- For sisterhood donations, does the project require a monetary contribution, volunteer time from your membership or both?
- Can you, or your sisterhood's program chair, create a hands-on component to involve both those with the

financial means to donate and those who want to participate more directly?

- Will the project engage women who do not ordinarily come to sisterhood programs?
- Can involvement in this project become a means of community outreach, such as for keruv?
- Will involvement model Jewish values for sisterhood members, children in your synagogue, the community-at-large?

These are all open ended questions that each individual or sisterhood must answer. There is no "one size fits all" when it comes to giving your philanthropic dollars or donating your time.

Emergency and First Responder Organizations

Often we give money in response to an emergency or a disaster; the response is quick, timely and targeted. Recipients of such gifts are often organizations of first responders such as the Joint Distribution Committee (www.jdc.org), American Red Cross (www.redcross.org), or a local Jewish Federation.

Each of these organizations is prepared to direct money to disaster relief around the world. Our tradition dictates that relief money is distributed to all in need and not to specific communities; funds donated to these organizations will benefit all community members.

In Israel, first responder organizations include the Magen David Adom and Zaka. Each has a North American (United States and Canada) fundraising arm that can be contacted at:

- American Red Magen David for Israel** (www.afmda.org)
- Canadian Magen David Adom for Israel** (www.cmdai.org)
- United States friends of Zaka** (www.zaka.us)
- Canadian Friends of Zaka** (www.zakafoundation.org)

Making Thoughtful Decisions

But what about giving tzedakah to organizations that provide other services to their constituent or client groups? How do you evaluate if philanthropic dollars are being spent wisely? How do you follow the teachings of the rabbis and verify the character of the people running the organization?

Given the time and inclination to do your homework, you can make sure that your philanthropic gifts are being spent in wise ways, to benefit the people you intend to benefit.

Ask questions, whether it be to the charity itself or through websites that monitor charitable organizations.

A good place to start is **Charity Navigator** (www.charitynavigator.org), a site that monitors and reports on the financial health of over 5,000 charities. Charities are rated on a system which measures everything from financial health and programs to administrative expenditures. You can compare expenditure ratios for charities in similar sectors and investigate charities that support a number of different types of projects. The website is easy to navigate and is a good place to start your research.

There are other means of checking an organization, as well, such as the tried-and-true **Better Business Bureau** (www.bbb.org) and **Tzedaka.org** (www.tzedaka.org) and **Guidestar** (www.guidestar.org). These sites monitor the activities of most charities. The Better Business Bureau has a department called the Wise Giving Alliance, which offers information about charities as measured by the organization's standards. Access information from the Wise Giving Alliance on the BBB website. If you do not find a charity listed, you can initiate a search for additional information. Guidestar provides information about the goals and purpose of an organization. You can search the financial records (IRS form 990) of most organizations on this website.

For sisterhoods or individuals seeking ideas about where to give charity there are a number of good sources of information and online resources. Here are a few of the better known organizations and pass-through sources. Pass-throughs allow you to make charitable donations to a number of different organizations, but be aware that many charge a fee (taken as a percentage of your gift). After doing your research, you may decide to go directly to the charity.

Most organizations have online donation functions. As long as the website is marked "secure" your credit card is safe. The "s" in the website address ([https](https://)) denotes secure.

Organizations Serving the Jewish World

This list is by no means all-encompassing. Philanthropy is an individual endeavor and should speak to your heart, your philanthropic goals and ideals. Women's League's goal is to help you engage in acts of tzedakah in a thoughtful manner, giving you tools to make strategic use of your charitable donations.

Jewish Federations of North America

(www.Jewishfederations.org) Locate your local Federation.

Association of Jewish Family and Children's Agencies

(www.ajfca.org) Locate your local Jewish Family Service.

Women's League for Conservative Judaism

(www.wlcj.org). Information designed for sisterhoods and individual growth

The Masorti Olami (www.masortiworld.org) represents the needs and concerns of Conservative Jewry outside of North America and Israel.

JWB: The Jewish Chaplains Council (www.jcca.org/jwb) provides a Jewish home away from home for American armed service personnel.

Your local community foundation (search online to see whether your community has such a foundation)

Conservative/Masorti Movement Educational Institutions

Jewish Theological Seminary (www.jtsa.edu) New York City

Ziegler School of Rabbinic Studies (www.ajula.edu) Los Angeles

Schechter Rabbinic Institute (www.schechter.edu) Jerusalem

Solomon Schechter Day School Association (ssdsa.org). Locate a local Schechter school.

Giving to Israel

Jewish National Fund (www.jnf.org) supports land stewardship and environmental concerns in Israel

Israel Bonds (www.israelbonds.com) is an investment vehicle that benefits Israel. Bonds are not generally tax deductible.

Jewish Giving Online (<http://jgol.org>) is a venture with j-gooders.

Advocating for Masorti Judaism

The Masorti Foundation (www.masorti.org and www.masorti.ca) represent the needs and concerns of Conservative Jewry outside of North America.

MERCAZ (www.mercazusa.org and www.mercaz.ca) is the Zionist organization of the Conservative movement.

Jewish Camps

Ramah Camping Movement (www.campramah.org) to locate a specific Ramah camp

Foundation for Jewish Camp (www.jewishcamp.org) is the umbrella organization of Jewish overnight camps in North America. You can find a camp on this website.

Health Issues Affecting Jewish Communities

JBI International (www.jbi.org), formerly known as Jewish Braille International, has resources for the the blind or visually impaired. A source for large type haggadot and prayer books, many of its material is available free of charge.

Jewish Genetic Disease Consortium

(www.jewishgeneticdiseases.org) is an umbrella organization distributing funding for a number of diseases associated with Jewish populations.

Gaucher disease (www.gaucherdisease.org)

National Tay Sachs and Allied Diseases Association

(www.ntsad.org)

Sharsheret (www.sharsheret.org) links young Jewish women in their fight against breast cancer



מה יפה ירושתנו

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