

One of the dubious joys of being a rabbi is found in those moments when I am on an airplane or other confined space and trapped in a conversation with a stranger who either is not Jewish but has had a lifelong fascination with Judaism, and seizes the opportunity to ask the 100 questions that he's been wanting to ask all his life; or is Jewish, and takes the opportunity to trot out every traumatic event in his life that was made infinitely worse because of Jews, Judaism, synagogues, and the childhood rabbi.

Through these non-scientific conversations, I have learned why well more than 2/3 of the Jewish population of North America does not affiliate with a synagogue. There are two major stated reasons.

1. The rabbi committed some horrible offense against this person or someone in her family, generally sometime in the past 50 years.
2. The Synagogue demanded an exorbitant sum of money in the form of dues, building fund pledge, and religious school fees.

I am grateful that the Ahavas Israel Board thinks no one should be able to use the cost of membership as an excuse not to affiliate - Ahavas Israel's membership policy is a pay what you can afford policy, although there is a target number that reflects the actual cost of running the synagogue that you are asked to aim for. However, I have been wondering about the wisdom of this approach after a conversation with a close friend of mine, Dave Potyondy, who just accepted a position on the three member pledge team at his Unitarian Church in Minneapolis. Dave is the kind of person who takes his commitments seriously. Before accepting the position, he did some reading about stewardship to learn about the responsibility that he was taking on.

In the Christian world, stewardship is the word used to describe the responsibility given to our finance committee. It's a great word and a great concept - the idea is that there is a deep religious responsibility embedded in the process of both raising and spending money.

He recommended a book by Michael Durall entitled *Creating Congregations of Generous People*. Mr. Durall thinks that churches and synagogues should not follow the "give what you can" philosophy, because it encourages giving at a low level, and never challenges people who have the means to give at a higher level.

He makes the point that when a church or synagogue raises money just to keep its program going, that is called fundraising. But when a religious institution encourages people to give money for the purpose of helping them to lead spiritually mature lives, that is called Stewardship. The church or synagogue ought to be in the business of helping people to lead purposeful lives, providing them with the courage to make the world a better place.

He writes:

An important question about stewardship is: Should generosity be one of the core values of religious people? Phrased less delicately: Is it possible to lead miserly lives (or conversely, lives of great indulgence) while giving little to the [synagogue] or to any other charitable organization — yet ... consider oneself to be a person of faith? [p. 4]

There are enough differences between Christian and Jewish practices of how money is raised that not everything he says applies to the Synagogue, but there was enough to make me stop and think about how we encourage Tzedakah as a community. I want to explore the role and responsibility of giving within Jewish tradition. This is not a pitch for money. My friend Dave's comments made me wonder whether I or we as a congregation are doing a good enough job articulating a Jewish theology of money.

Permit me to share a story from my colleague Rabbi Brad Artson that some of you may have read, but that is worth repeating:

Late one Friday afternoon, when rushing around buying a few things for Shabbat, he runs into a man begging for money. Because this is the Jewish area of Los Angeles, it's a Jewish guy. The guy says, "Tzedakah for Shabbes" with an outstretched hand. Rabbi Artson hands him a couple of dollars, and is about to go off on his next errand when he sees the guy take the money, walk over to another homeless soul on the street corner, and say, "Here! Tzedakah for Shabbes!" So Rabbi Artson says to him, "You just took my money, and you gave it to that guy." And he responds, "It's Shabbes. I have to give Tzedakah!"

Tzedekah is not charity; it is a mitzvah.¹ In the Shulkhan Aruch we are taught that all are obligated to give. Even the poor who are sustained by tzedekah are required to give from what they are given. (YD 248:1). Charity is what we give out of a sense of kindness or love. Tzedakah is what we give out of a sense of justice. The fundamental difference between charity and tzedekah is that charity is a human **attitude** and tzedekah is a human **act**. It is an action that we take out of a sense of justice or the recognition of injustice and our responsibility to act.

Our tradition teaches that the first question asked in heaven is, "Did you transact business honestly?" [Shabbat 31a] In a broader sense, the question is, "Did you handle wealth properly?"

The Torah is clear when it comes to its philosophy of possessions. First of all, everything ultimately belongs to God as in Deuteronomy 10:14, "... The heavens to their uttermost reaches belong to Adonai your God, the earth and all that is on it!"

Second, we have the right to enjoy the pleasures and benefits of accumulated wealth and possessions, as long as we aren't arrogant about it. Also from Deuteronomy:

When you have eaten your fill, and have built fine houses to live in, and your herds and flocks have multiplied, and your silver and gold have increased, and everything you own has prospered, beware lest your heart grow haughty and you forget Adonai your God — who freed you from the land of Egypt, the house of bondage; who led you through the great and terrible wilderness and you say to yourselves, "My own power and the might of my own hand have won this wealth for me." Remember that it is Adonai your God who gives you the power to get wealth, in fulfillment of the covenant that He made on oath with your ancestors. [Deut. 8:12-18]

Therein lies our obligation to give. Everything you have is a gift from God, and numerous other verses throughout Torah outline the obligation to show gratitude by giving something back. Tithing has become associated with the church, but of course it comes from our Hebrew Bible. The Torah speaks about a 10% *ma'asser* tithe to the Levites, and then a *ma'aser sheni*, a second tithe to the poor every three years. It also speaks about another donation known as Terumah, 1 to 2 1/2% of produce to the Priests, as well as a gift of first fruits. The poor also get Peah - the corners of the field; and are permitted to glean Shikh'kha - that which was accidentally not harvested; and Leket - that which was dropped by the harvesters.

The Shulkhan Aruch teaches: If you have enough, give what the poor need. If you can't give that much, it would be extremely generous to give up to 20% of your income; 10% is average; and less than this looks bad.

Ultimately, although halakha doesn't instruct us to impoverish ourselves in giving, it considers what we give to be one indication of our spiritual maturity. In Jewish terms, what I mean by spiritual maturity is this: A spiritually mature person participates at least weekly in a religious community. A spiritually mature person studies Torah, in the broad sense of learning Torah with commentaries, Bible, Mishnah, Talmud, mystical literature, Hasidic literature, Jewish history and

1. Some of the material on Tzedakah was adapted from a sermon of Rabbi Francine Roston-Green published in the Fall 2011 issue of The Orchard.

other literature, on a regular, ongoing, weekly, basis. A spiritually mature person engages in mitzvot daily, giving tzedakah, helping others, putting on tefillin, lighting Shabbat candles. A spiritually mature person's life revolves around and through the rhythms of the Jewish calendar. A spiritually mature person leads a purposeful life, with the courage to make the world a better place.

By this definition, very few people are fully spiritually mature. I certainly am not. Life, though, is a journey towards spiritual maturity, and every individual mitzvah moves us on the path towards spiritual maturity.

I'd like you to think about giving in terms of 10%, *ma'aser*. Maybe our circles of honor should recognize those who give *ma'aser* to the synagogue. The following questions might help guide you to recognize the role of Ahavas Israel in your life and in the lives of your fellow Jews:

What kind of person do you want to be? How does your participation in the Ahavas Israel community help you become that person? What are you giving to Ahavas Israel to help us continue to be able to be an institution and a community that supports you?

How does the mission of Ahavas Israel make this community a better place? What are you doing to make this mission a reality? What are you giving to Ahavas Israel to help us continue to be able to be an institution and a community that carries this mission forward?

I would argue that the Synagogue is the number one institution of Jewish life. The Jewish Federation is the organization that saves and preserves Jews in need, here, around the world, and in Israel, absolutely worthy of a portion of our tzedakah; the synagogue, though, is the organization that preserves Judaism. Without it, there would be no next generation of Jews.

Tonight is Kol Nidre, the beginning of Yom Kippur. We've asked you to share what you will not be spending on food tomorrow by giving to Operation Isaiah. We are giving you the opportunity to cultivate a spirit of generosity. There are many ways in which you can be generous to the synagogue, through ongoing commitments, one time gifts, matching challenges, and planned giving.

I'll conclude by thinking of the Kohen Gadol's prayer at the end of Yom Kippur:

May it be Your will, Adonai our God and God of our ancestors that this year be for us and for all people, a year of plenty, a year of blessing, a year of prosperity, a year of happy life, a year of trading and merchandise, a year of peace and tranquility, a year in which your people may not be in need of support, for you will set a blessing on the work of their hands; And let us say, Amen.