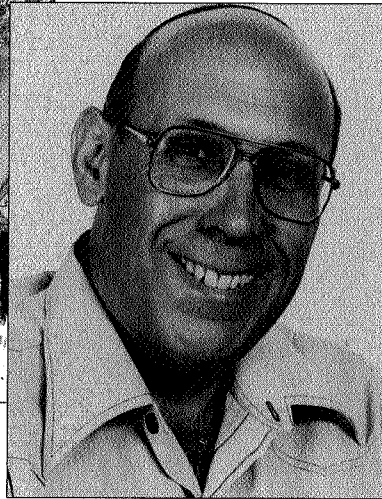


israeli life

A SOCIETY WITH MORE GIVE, LESS TAKE

Once upon a time, there was a small, indigent settlement in Eretz Israel. To maintain its presence, emissaries solicited funds from diaspora cousins. Today, thank God, there are enough well-off Israelis so that charitable giving can now begin at home. By Rochelle Furstenberg

Courtesy of Yed Sarah; courtesy of The Israel Free Loan Association (inset)



Every year, parents in an upscale Jerusalem public school raise money for winter coats for the Ethiopian children integrated into the school. In the religious Har Nof neighborhood in Jerusalem, a *gemah*, a loan fund, provides everything from bridal gowns to dishes for a *brit* or bar mitzva to meals for the elderly. No aspect of life is overlooked by these countless individually targeted charities. "It is all done with care to maintain the dignity of the recipient," says Rosa Dunst, who volunteers one night a week sorting clothes for the Yellow Door Clothing Fund. "They even send food packages in supermarket cartons so it looks like a regular delivery and the neighbors won't suspect they're receiving charity."

"The mitzva of charity is alive and well," says Eliezer D. Jaffe, professor of volunteering, nonprofit organizations and philanthropy at the Hebrew University School of Social Work. "Giving reflects the character of a society, and Israel is primarily a Jewish society rooted in Jewish values."

At one time, some felt they were exempt from contributing money because their lives were on the frontline. "We spend three years in the army and then years in the reserves," says storekeeper Shimon Cohen. "We pay high taxes. What else do you want from us?"

But as the country has become more affluent, this kind of attitude is rarely expressed. Shoshana Israely, head of the Hebrew-speaking section of Hadassah-Israel, denies it even existed in the nation-building period. "It's not fair to say the older generation didn't contribute to charity," says Israely, who remembers her mother collecting money and giving to the Committee for the Welfare of Soldiers and other groups. "Take Hadassah-Israel. Our Hebrew-speaking groups not only collect money for Hadassah's medical organization and other institutions, but we've also established an information center where lay and professional people can call for reports on the latest medical research. Community groups teach our Ethiopian children in after-school health-education programs."

Although in the first decades there wasn't the mass of wealthy Israelis to support institutions through large donations, there were always families like the Recanatis, former owners of Discount Bank, who were known for their strong tradition of charity. A few years ago *The Jerusalem Report* indicated that half the donations for volunteer organizations in health, welfare, culture and advocacy came from Israelis themselves. But that the percentage of heavy contributors is highest among the second generation indicates that those who have made it are becoming philanthropists.

A community leader who prefers anonymity claims there have always been wealthy, charitable families, but they were far more discreet. "Until the 80's, people didn't have big cars, there were no elegant stores," he says. "Israelis looked up to intellectuals, war heroes and idealists. But in the last two decades philanthropy has become a sign of wealth. After a person has a big house and fine cars, he donates a building to a university or museum."

A recent study by the Israeli Center for Third Sector Research at Ben-Gurion University shows that 77 percent give yearly, on par with some of the most charitable countries in the world. But the Israeli pattern is of the more traditional

DELIVERED WITH DIGNITY From gowns for the bride to home-care aides (above left), 'The mitzva of charity is alive and well in Israel,' says Jaffe

type, with 49 percent making small donations, 21 percent medium and 29 percent giving lavishly.

One of the most successful of the grass-roots charities is Yad Sarah. It started out lending medical equipment in the *haredi* community and developed into a home-care philanthropy with 90 branches, including those in the Arab communities. "We have 6,000 Israeli volunteers and 70 percent of the donations come from Israelis," says Rabbi Uri Lupianski, who founded and still heads Yad Sarah, in addition to being the deputy mayor of Jerusalem.

"It all began when my wife and I moved to Jerusalem and were con-

Yad Sarah began with the loan of an inhalator; it now has 90 branches and 6,000 volunteers—and 70% of its funding is local.

fronted with the dry winter cold; we would hear the ambulances taking children with croup to the hospitals and decided to buy a few inhalators. So instead of coming in to borrow eggs or milk, neighbors would borrow the inhalators and wouldn't have to traumatize the child with a trip to the hospital. The turning point came when ambulance drivers would direct parents to our house."

As Israel adopts privatization and government funding decreases, non-profit organizations must depend increasingly on donors.

Naomi Stuchiner, executive director of Beit Issy Shapira, a community education center for children with developmental disabilities, speculates that the new affluent Israeli is being influenced by the American industrialist noblesse oblige. "There is also the sense that sharing wealth will bring continued success," she says. "Perhaps, like the Fords and Carnegies of America, Israeli philanthropists hope to assuage the jealous gods with their charitable gifts."

But one of charity's biggest enemies in Israel is the income-tax structure. While Americans can deduct 100 percent of their contributions, Israelis can only take 35 percent and cannot receive exemptions for more than a third of their income. At a recent Israel Museum ceremony honoring Toni and Oded Eliashar's philanthropies on behalf of the arts, Oded hit out at the antiquated tax structure which he felt worked against charita-

ble giving. In a changing Israel where the socialist approach is withering, a new tax constellation must be created to encourage Israelis to give out of their pockets rather than through a high-tax bureaucracy.

Jaffe describes the two basic forms of giving. There's direct giving to a specific project, and proxy giving where the donor gives to an umbrella organization like the United Jewish

Appeal and the Jewish Agency acts as an agent for distributing the money. "Proxy giving is easier," he says. "You trust the agent and you don't have to do any homework. But Israelis will not as readily go with it. They're too close to the action. And they won't let someone else control them."

That hypothesis is soon to be tested: Organizations for proxy giving are mushrooming. Israel's version of The United Way was established a year

ago as an umbrella to distribute money to approved nonprofit organizations. The plan is to enlist companies where an employee will pledge a set percentage of his salary for The United Way and the employer will match each donation. Avrum Burg, Speaker of the Knesset, also created a proxy-giving central fund through the Jewish Agency when he was its chairman, in part as a response to the American complaint that Israelis don't

give. In addition, the Histadrut has a humanitarian fund to support many of its welfare and education projects.

Guided by the Maimonidean principle that the greatest charity is that which helps a person become independent, Jaffe established the Free Loan Association, originally to help Russian immigrants in the early 90's. It now has \$15 million in circulation and few renege on their loans, which are earmarked for single parents, the disabled who need special equipment, and mortgages and small businesses.

One of the findings that has emerged is that the percentage of annual contributions increases with the level of religious observance. "It's a mitzva like eating matza on Pesah," Lupianski explains.

Recently, a group of secular Israelis that includes playwright Anat Gov decided their Jewish heritage demands of them to give charity. They have created an organization called Soadim, Helpers, calling upon Tel Aviv's secular elite to donate regularly to supply medicines not available through health insurance and create soup kitchens for the poor.

This is an outgrowth of studying Jewish sources at Kolot, a school program with a framework to create a Jewishly anchored lay leadership. "One of the subjects studied was the value of charity in Jewish life," says Motti Bar-Or, Kolot's director. "Maimonides teaches there are six levels of giving, and the highest level demands that it be given graciously, with dignity. Consequently, Gov has decided that the soup kitchens should be esthetically pleasing restaurants and should offer psychological services and hairdressing, to make people feel like *menschen*."

There's no doubt Israelis helping others feel like *menschen* are better *menschen* themselves. They're fulfilling the human need to make the world a better place. "It's a way of expressing gratitude," says a wealthy businessman who came from a poor background and today helps support business loans. "I've been fortunate. I'm blessed. I want to help other Israelis make it, too." ■