

Getting Personal

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A Do-It-Yourself Guide to Involved Giving

here are countless ways to give personal *tzedakah*, from the coin you drop into a beggar's hand to the scholarship you (or at least some of you) endow at the Jewish day school. But no matter what they are able to contribute, novice and veteran philanthropists find the greatest satisfaction not just in giving, but, in the words of Eliezer Jaffe, in "giving wisely."

More than any other figure in Israel, Jaffe, professor of sociology at Hebrew University, has championed the idea of "alternative philanthropy." He disturbed the fund-raising universe in 1982 with his book *Giving Wisely*, a guide to hundreds of Israeli philanthropies and non-profits for donors wanting to give beyond, or outside, the United Jewish Appeal apparatus. A dozen years later he is still promoting what

he calls "philanthropic partnerships." "People don't give to organizations, they give to people," says Jaffe. "Sophisticated donors look for a personal link."

Jaffe's latest—and to his thinking, his most important—project is the Israel Free Loan Association (IFLA), which provides

interest-free loans to new immigrants to Israel. Since its founding in 1990 the IFLA has lent over \$4 million to Russian and Ethiopian *olim* for emergencies, rent, health care, small business investments, education fees and home mortgages. IFLA approves about 125 loans per month, ranging in size from a few hundred dollars to \$10,000 and more for a small business. Jaffe says the default rate is negligible.

The IFLA is intended to change the very nature of giving to Israel, epitomized by the UJA's fund-raising for the Jewish Agency, by heeding the words of the 12th-century sage Maimonides: "A loan is better than a gift, because it enables someone to help himself" (*Mishneh Torah*, "Gifts to the Poor," 10:8-14).

"This isn't charity," Jaffe says of the IFLA. "The donors love it, because their money stays in circulation. And the loanees love it, because they're able to hold onto their pride and independence."

Challenging the primacy of the central Jewish fund-raising campaign didn't start with Jaffe. In 1921, American Zionists led by Supreme Court Justice Louis D. Brandeis and Rabbi Stephen S. Wise wanted American Jews to have more control over the money they collected for the Jewish community in Palestine. They proposed a funding mechanism separate from the one controlled by the burgeoning World Zionist Organization (WZO), the precursor to today's



Synagogue and community groups have formed *tzedakah* "collectives" to give directly to Israeli social welfare institutions like the Jerusalem Elwyn Institute (above), where diagnostic testing of those with Down's Syndrome is one of the services provided to the mentally disabled.

UJA/Jewish Agency nexus. The proposal led to a show-down with the WZO faction led by Chaim Weizmann; when the two sides reached an impasse, Brandeis' faction bolted from the WZO's American section and established Palestine Endowment Funds, Inc.

Tempers have cooled over the decades, but PEF Israel Endowment Funds lives on as a way for Jews to support some 2,000 organizations in Israel. Donors to the New York-based PEF recommend specific organizations and charities to which they'd like their donations allocated, or request general categories like education, social welfare, the arts, or health care. A grants committee considers the recommendations and invariably meets those that match its approved beneficiaries; in 1993, they granted over \$27 million to almost 800 institutions. Grants

range from the \$10 million awarded Aviad, a project promoting cooperation between Israel's Orthodox and non-Orthodox communities, to the \$8,000 gift to Riding Lessons for the Disabled.

"What we offer people is an opportunity to give to a specific cause or institution," says PEF President Abraham J. Kremer, an Englewood, N.J. advertising executive who donates his time to what is essentially a volunteer-run organization. As for the old flap between the Zionists, "people give to us in addition to what they give to the UJA. We can help with specific interests, but we couldn't organize the airlift of Ethiopian Jews or anything remotely approaching it."

PEF also acts, in effect, as a screening service for Israeli charities. PEF staff investigate organizations and require complete finan-

cial reports before adding an agency to their list of approved beneficiaries. The service is invaluable to members of the ever-growing number of "zedakah collectives"—individuals who pool their charitable giving in the spirit of the *kup-pah*, the communal zedakah fund of the rabbinic era.

"If you are approved by PEF, I don't have to question your integrity," says Danny Siegel of Rockville, Maryland. Known variously as the "Mitzvah Maven" and the "Pied Piper of Tzedakah," Siegel has spent over 18 years as a writer and lecturer encouraging American Jews to increase their quotient of zedakah and *gemillut hasidim*—good deeds.

Siegel's efforts have spawned zedakah collectives around the country, often modeled on his own Ziv Tzedakah Fund. Since 1981, Ziv

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Mitzvah Models

If you want to get personal in your charitable giving, the groups listed below offer advice and inspiration:

PEF Israel
Endowment Funds
41 East 42nd Street
New York, NY 10017
Annual report lists
hundreds of PEF-
approved non-profits
in Israel.

Ziv Tzedakah Fund
263 Congressional
Lane, #708
Rockville, MD 20852
301/468-0060
Its reports describe
and evaluate dozens
of Jewish and non-
Jewish projects.

Egalitarian Minyan
Tzedakah Collective
Congregation Ner
Tamid of Chicago
c/o Joan Kripke
6059 N. Menard Ave.
Chicago, IL 60646
312/775-3183

The Shefa Fund
7318 Germantown Ave
Phila., PA 19119
215/247-9704
Publishes Building
Community, Creating

Justice: A Guide for
Organizing Tzedakah
Collectives, by Jeffrey
Dekro and Betsy
Tessler.

Garin Mitzvah Network
c/o Ari Newman
124 Freeman Parkway
Providence, RI 02906
401/861-3474
Offers advice on start-
ing food distribution
programs.

**This list contains
only a fraction of
those doing extra-
ordinary Jewish
charitable work in
the U.S. and Israel.
MOMENT encourages
readers to submit
more suggestions
for inclusion in
upcoming issues.**

ISRAEL:
Israel Free Loan
Association
64 Aza Street
Jerusalem 92384
02/630-248
Interest-free loans to
new immigrants to
Israel.

Therapeutic Riding
Club of Israel
POB 3168
Bet Yehoshua, Israel

Attn: Anita Shkedi
09/697-776
*Horseback riding for
the disabled, retire-
ment home residents,
and troubled youth.*

Bracha Kapach
12 Lod St.
Jerusalem
02/249-296.
*Shabbat and holiday
meals, children's
camp, wedding dress-
es and rings for the
indigent.*

Yad Sara
Attn: Uri Lupoliansky
43 HaNevi'im St.
Jerusalem
02/244-047
*Medical supplies avail-
able on a free loan
basis.*

The Israel AIDS
Task Force
Attn: Mikie Goldstein
POB 33602
Tel Aviv
02/566-1639
*AIDS education cam-
paign, support groups.*

Maon LaTinok, A
Home for Infants
c/o Hadassah Levi
POB 413,
Givata'im, Israel
09/929-265
*Rescues and cares for
abandoned infants
with Down's Syndrome.*

The Roof
Attn: Yehudit Harris
Shivat Tzion St. 83,
POB 1311, Haifa
04/669-414.
*Rooms, education and
guidance for demobil-
ized soldiers who lack
family support.*

E.L.E.M./Youth in
Distress in Israel
Attn: Ann Bialkin
211 Central Park
West, Apt. 6E
New York, NY 10024
212/787-4004
*Housing, vocational
training and education
for troubled Israeli
youths.*

American Society for
the Cameri Theatre
c/o Tel Aviv Foundat'n
15 E. 26th St. #1705
New York, NY 10010
212/545-7182
*Oldest repertory
theater originating
in Israel.*

UNITED STATES:
Yachad
2027 Mass. Ave. NW
Washington, DC 20036
202/667-6924
*Makes loans to reha-
bilitate and construct
affordable housing;
partnerships between
Jews and housing
advocates.*

Jewish Council on
Urban Affairs
220 S. State, #1910
Chicago, IL 60604
312/663-0960
*Responds to urban
poverty; offers model
to other communities.*

Bet Tzedek
Attn: Ralph Gottlieb
145 S. Fairfax, #200
Los Angeles, CA
90036
213/939-0506.
*Pro bono legal service
offered by the Jewish
communities of Los
Angeles and Boston.*

Myriam's Dream, Inc.
Attn: Linda Kantor
1500 Palisade Ave.
Ft. Lee, NJ 07024.
*U.S. branch of Israel's
Lifeline for the Old;
workshops where
young and old make
religious items and
other crafts for sale.*

Project Ezra
Attn: Misha Avramoff
197 E. Broadway
New York, NY 10002
212/982-3700
*Assists Jewish poor
and elderly on Lower
East Side.*

The Blue Card
Att: Florence Smeraldi
2121 Broadway
New York, NY 10023
212/873-7400
*Direct support to
needy survivors of
the Shoah.*

Jewish Foundation
for Christian
Rescuers/ADL
Attn: Stanlee Stahl
823 UN Plaza
New York, NY 10017
212/490-2525
*Financial support for
righteous Christians
who saved Jews dur-
ing the Shoah.*

Gateways Beit
T'Shuvah
Attn: Mark Borovitz
216 South Lake St.
Los Angeles, CA
90057
213/644-2026
*Halfway house and
outreach program for
Jewish prisoners and
recovering addicts.*

Association of Hebrew
Free Loans
Attn: Efraim Joffe
1343 Basse Road
San Antonio, TX
78212
210/341-3339
*Assists Jewish free
loan societies in North
America and Israel.*

Do-It-Yourself Tzedakah

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has allocated over \$1.8 million (\$227,500 in 1992-93) in the United States, Israel and elsewhere. The recipients—most personally evaluated by Ziv's small staff—are often smaller, lesser-known organizations, like the Jerusalem Elwyn Institute, which runs workshops for the mentally disabled.

Most tzedakah collectives operate on a more modest scale than Ziv: the

Fabrangen Tzedakah Collective in Washington, D.C., founded in 1976, allocates \$40-45,000 a year. But the principle is the same: based on members' requests and its own research, a committee suggests a number of potential beneficiaries—local and international, American and Israeli, Jewish and non-Jewish. Members can earmark their contributions, or leave it to the committee's discretion. Nearly all collectives seek to preserve the anonymity of donors. Only the treasurer knows

who gives what, and to whom.

Giving is not only about dollars, however, and some of the most meaningful tzedakah is coming from people with more time and ideas than money.

Ari Newman was a freshman at Boston University when he noticed how much food was being thrown away after functions at the Hillel and other kosher institutions. In a matter of months, Newman was up and running with Garin Mitzvah Network, a kosher food distribution program. Newman, now 21 and a senior at B.U., has since helped found the Family Table Jewish Food Bank in Boston and written a how-to manual on donating food.

"I think we succeeded because I was 'just some kid' and didn't see the limitations," says Newman.

Newman did not become overnight what Danny Siegel calls a "mitzvah hero"; while still a high school student he developed a guide to help United Synagogue Youth chapters welcome Soviet Jewish immigrants. Educators and volunteers are now using the lessons of personal tzedakah to turn Jewish kids into righteous adults. The tzedakah collective of the Egalitarian Minyan of Congregation Ner Tamid in Chicago has even set up a children's committee, letting children as young as 7 and 8 decide on a worthwhile charity. The children have raised money to buy children's books for the Chicago Public Library, to rehabilitate an injured eagle in Colorado, and to buy a cow for Kibbutz Hanaton in Israel.

"I grew up in a house where tzedakah was taught, not only through words, but through the examples of my parents," says Joan Kripke, who chairs the Chicago collective. "I think we have helped to open the children's eyes to the wide possibilities of tzedakah."

Although their efforts are sometimes seen as a reaction against traditional American Jewish fund-raising, advocates of personal giving don't see it as a challenge to the federations and UJA.

Ultimately, getting people involved with tzedakah helps larger Jewish institutions by creating what Jeffrey Dekro, co-author of a guide to starting a tzedakah collective, calls *baalei tzedakah*, masters of giving. "Personal tzedakah habituates people to the culture of giving," says Dekro.

"Who's the biggest winner? It's not the UJA, or the tzedakah collective. It's the contributor." 