



The half-shekel required from every Jewish male was egalitarian of necessity, as it originally was a census-taking instrument. Through it, each male was recognized and counted as a member of the community, and thereby tied to it. An ancillary benefit was that funds accrued for community needs.

Today it is essential that we continue to enable as many Jews as possible to be counted as members of our communities. Today's equivalent of the half-shekel is the minimum dues for Federation membership. That minimum, however, was insufficient in ancient times and it is insufficient today in addressing the myriad identified communal needs. The biblical guideline for *tzedakah*, 10% of annual income, has not been identified as a norm in recent years.

Unlike the original census, women must be counted as members of our communities and assume the responsibilities of membership. That involves giving today's half-shekel and giving *tzedakah* as individuals in their own names. In this period of unparalleled affluence, the future of our Jewish community is ours to direct and manage.

Shoshana Cardin, who has held several leadership positions in the American Jewish community, currently serves as Vice-Chair of the UJC and President of the Jewish Telegraphic Agency.

Most American Jews understand that doing tzedakah is a fundamental aspect of being Jewish. Most of us even enjoy contributing the half-shekel. But what about the other half of the shekel? How can a portion of the money in our bank accounts and mutual funds do tzedakah? How can these funds work to create justice and build unity between the Jewish community and the other communities to which we belong?

In the 12th century, Maimonides wrote that "the highest degree of tzedakah is upholding the hand of a person reduced to poverty by making a loan, or entering into a partnership." By investing in community banks, credit unions, and loan funds, Jewish money can be used in partnership with economically disadvantaged neighborhoods by providing capital to build houses, child-care centers, job training programs, and small businesses.

Without depleting capital, my Federation, my synagogue, my family and I can join with others to create the economic opportunities needed in a just society. Contributing our half-shekel is important. The other half-shekel is equally important when invested in economic justice for all.

Abigail Weinberg organizes synagogues and Jewish institutions to invest in low-income community development through The Shefa Fund's national Tzedek/"Justice" Economic Development Campaign.

Michael Steinhardt correctly focuses our attention on the need to "reestablish Jewish standards (of *tzedakah*) by demanding significantly increased levels of giving..."

Recent individual gifts of \$100,000,000 to overcome illiteracy in Mississippi, \$150,000,000 for biomedical engineering, and Bill and Melinda Gates' additional \$5 billion lead the way. In the Jewish community there are few examples of such "venture philanthropy."

In 1998, total philanthropy in America equaled \$174.52 billion, 10.7 percent more than the prior year, the fourth year of double-digit increases. Federation campaigns have not seen this kind of growth, and the number of donors continues to decrease.

In addition to "[selling] honor cheaply," we have forsaken the community-building aspect of fundraising that the half-shekel represents. If the UJC wants to assure Jewish continuity, let it focus its efforts and resources on increasing the number of donors to the annual campaign by convincing everyone of the value of giving a half-shekel. The drive to enhance the Federations' market share — animated by the enduring value of *tzedakah* as epitomized by the half-shekel — will do more to strengthen Jewish community for the benefit of all than all the mega-gifts combined.

Then, UJC's new foundation can demonstrate true leadership and restore our preeminence in *tzedakah* by increasing the amount that the super-rich give to the talmudic 20% of net worth.

David A. Mersky is Managing Director of Mersky, Jaffe & Associates providing financial and human resource development solutions for nonprofits. He teaches at Brandeis University's Hornstein Program in Jewish Communal Service.

שכל אחד יתן מחצית השקל שזה מורה על אגודתם שכל
יחיד הוא רק מחצית ולא דבר שלם וצריך שיצטרף
אחר עמו עד יעשה כדבר שלם...
מלים שמות ל"ב

Everyone will give half a shekel. This teaches of their unity, that each individual is but half and not a complete entity.

Malbim on Sh'mot 30: 12-15

The half-shekel embodies one-half of the central Jewish value of *tzedakah*, the obligation to [financially] help our fellow human beings. This half expresses democratic values. All people must participate in giving; and all must participate equally: "The wealthy shall not give more, nor the poor give less than one-half shekel." (Exodus 30:15)

However, the other half of the *tzedakah* commandment reflects human differences. People must give more than the minimum according to their ability. Such giving is inherently unequal but it bespeaks the obligation of each person to give back as he/she achieves more. The range is potentially enormous. In the Torah portion Terumah (priestly gift), the generous give double what the stingy give. The annual requirement of *maaser* (the 10% tithe) can properly be increased to 20%, says the Talmud; the defining limit is not to give to the point of impoverishment. Today, with the rise of broad scale affluence and the emergence of the super-rich, many people can give 20% and beyond without being impoverished in the slightest.

In truth, Jewish communal norms have not kept up with the spectacular productivity of the economy and of American Jewry. Our community still congratulates itself that Jews are preeminent in *tzedakah*, yet Jewish percentages of giving are no longer higher than that of Gentiles. The time is long past due to reestablish Jewish standards by demanding significantly increased levels of giving and by ending the "sale" of honor cheaply, in return for gifts reflecting low percentage of net worth (even if substantial).

Michael H. Steinhardt is a prominent philanthropist whose principal focus is creating a renaissance in American Jewish life. He is the Chairman of the Jewish Life Network.

*NiSh'ma is the Hebrew word for "let us hear."