

# From Tzedaka to Restorative Finance

A Reconstructionist curriculum on wealth inequality  
Written by Ariana Katz for the Tikkun Olam Commission, Winter 5777

This curriculum is written for adult learners in a congregational setting, and is structured as four 90-minute learning sessions. Each class can be extended with more discussion and reading, or shortened by condensing the reading as indicated in the class plans. To further the impact of this curriculum, connect with the committees of *tikkun olam* organizers in your congregation to bring in more students from the congregation, or from outside the walls of your synagogue.

## טור יורה דעה הלכות צדקה סימן רמז

מצות עשה ליתן צדקה כפי השגת ידו ומאד מאד צריך אדם ליזהר בה יותר מכל מצות עשה כי איפשר שיבא לידי שפיכות דמים שימות העני המבקש אם לא יתן לו מיד

Tur, Yoreh De'ah, Laws of Tzedaka #247 (excerpted)

It is a positive commandment for each person to give tzedaka as much as they are able. A person must be extremely cautious about this beyond all other positive commandments because it can become a matter of murder if a poor person asks and isn't given immediately and dies.

## **Session 1: Introductions and Prooftexts**

Before the opening class, have learners read "A Vision of Economic Justice" from Rabbi Jill Jacob's *There Shall Be No Needy*, p. 9-23.

### **0:00-0:15 Open**

Open with a go-around of names and find out, "Why did you choose to take this class? What concerns do you have about this class? What do you hope to hear from your classmates?"

Pass out paper or index cards, and have learners answer these questions: "Describe your class background" and "Why don't we talk about money? Why do people of all class backgrounds feel shame?"<sup>1</sup> Write answers on a board or big sheet of paper to highlight the questions of the class.

### **0:15-0:30**

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<sup>1</sup> From Emily Fishman Shavuot 5776 *shiur*, "Wealth Matters"

Create a communal bank of knowledge:

- What does Judaism say about money?
- What does Judaism say about tzedakah?
- What's Jewish about being poor?  
What texts talk about money?

### **0:30-0:50 Text *Hevruta* + guided question**

Invite students to find a partner for *hevruta* study for two texts.

1. Read: Deuteronomy 15:4-11. Learners should consider the following questions:
  - Reading Deuteronomy 15:4-11, what contradiction do you find? What message does it send to you?
  - Why is this being promised? And what do the instructions communicate?
  - Do you see these laws being followed now?
  - What questions do you have for the group?

2. Read: Rambam's commentary on "For the poor will never cease from the land," in Deuteronomy 15:7. The text can be found on p.15 of R. Jill Jacob's *There Shall Be No Needy*.

Learners should consider the following questions:

- Do you agree that "the poor person will never totally disappear?"
- How does this notion speak to how you see the work of eradicating wealth inequality?

### **0:50-1:15 Report back and conversation**

Throughout the conversation, note when learners refer to the poor as "other" (an external group) vs. part of one internal whole. These are moments to remember that in this setting, both the poor and not-poor are Jewish.

### **1:15-1:30 Summary and flowchart additions/graphic organizer creation**

Beginning in the first class, begin to create a poster as a class. Ask: "If there was one big question we tried to ask today, what was it? What were some answers?" Invite a learner to help create it, and note that you will add to it over each class, creating a visual document that identifies the questions, and your visions for solutions.

**Before the next class, invite learners to investigate:** Inequality.is, an interactive presentation on wealth inequality. <http://inequality.is/>

## **Session 2: Present Issues**

### **0:00-0:05 Check-in**

Review key points from last session and the collaborative poster

Check-in question: what percolated for you between last week and this week?

### **0:05-0:20 Text *Hevruta* + guided question**

Read: "I'm Too Poor to be Jewish" from JewishBoston.com

<http://www.jewishboston.com/im-too-poor-to-be-jewish-understanding-the-emotional-impact-of-poverty-in-a-wealthy-jewish-community/>

מצות עשה ליתן צדקה כפי השגת ידו ומאד מאד צריך אדם ליזהר בה יותר מכל מצות  
עשה כי איפשר שיבא לידי שפיכות  
דמים שימות העני המבקש אם לא יתן לו מיד

Tur, *Yoreh De'ah*, Laws of Tzedaka #247 (excerpted)

It is a positive commandment for each person to give *tzedaka* as much as they are able. A person must be extremely cautious about this beyond all other positive commandments because it can become a matter of murder if a poor person asks and isn't given immediately and dies.<sup>2</sup>

Ask:

- What are the costs of stereotypes about Jews being rich?
- Why is it so expensive to be Jewish?

### **0:20-0:30 Report back and conversation**

Soliciting reflections, notice times that expectations about who is in the room come up. Not explicit and implicit beliefs about Jews and money.

### **0:30-0:50 Investigation of artifacts/articles**

Invite learners to stretch their legs and spend time looking at the below charts, and interacting with the game. Ask: will there always be poor in our communities?

- Explore: Wealth Tables from Teaching Tolerance  
[http://www.tolerance.org/sites/default/files/documents/tt\\_wealth\\_tables.pdf](http://www.tolerance.org/sites/default/files/documents/tt_wealth_tables.pdf)
- Explore: Inequality.is, an interactive presentation on wealth inequality  
<http://inequality.is/>

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<sup>2</sup> From Emily Fishman Shavuot 5776 shiur, "wealth matters"

- Women's T'filin Gemach <http://www.stamscribes.com/educational-programming/tefillin-loans/>
- CJP's Warmline <https://raiseyourhand.cjp.org/>

### **0:50-1:00 Share back**

Can wealth inequality change?

Graphics: from [http://classmatters.org/2005\\_07/class-cultures.php](http://classmatters.org/2005_07/class-cultures.php)

Another option: <http://comicsbykate.com/project/revisiting-passover/>

### טור יורה דעה הלכות צדקה סימן רנ

כמה נותנין לעני די מחסורו אשר יחסר לו כיצד אם הוא רעב וצריך לאכול יאכילהו אם הוא ערום וצריך לכסות יכסהו אין לו כלי בית קונה לו כלי בית ואפי' היה דרכו לרכוב סוס ועבד לרוץ לפניו כשהיה עשיר והעני קונין לו סוס לרכוב עליו ועבד לרוץ לפניו וכן לכל אחד ואחד לפי מה שצריך

Tur, Yoreh De'ah, Laws of Tzedaka #250 (excerpted)

How much do they give to the poor person? "Sufficient for his need in that which he needs" (Deut. 15:8). How so? If he is hungry and needs food, feed him. If he is naked and needs to be clothed, clothe him. If he does not have furniture/utensils, buy furniture/utensils for him. Even if he was accustomed when he was rich to ride on a horse and have a servant running before him and then he became poor, buy a horse for him to ride on and a servant to run before him. And so too for each and every person, according to what he needs.

### **1:20-1:30 Summary and flowchart additions/graphic organizer creation**

## **Session 3: Future**

### **0:00-0:05 Checkin**

Review key points from last session and the collaborative poster

Check-in question: what percolated for you between last week and this week?

### **0:05-0:10 Frame**

*To Be of Use*

by Marge Piercy

The people I love the best  
jump into work head first  
without dallying in the shallows  
and swim off with sure strokes almost out of sight.  
They seem to become natives of that element,  
the black sleek heads of seals  
bouncing like half submerged balls.

I love people who harness themselves, an ox to a heavy cart,  
who pull like water buffalo, with massive patience,  
who strain in the mud and the muck to move things forward,  
who do what has to be done, again and again.

I want to be with people who submerge  
in the task, who go into the fields to harvest  
and work in a row and pass the bags along,  
who stand in the line and haul in their places,  
who are not parlor generals and field deserters  
but move in a common rhythm  
when the food must come in or the fire be put out.

The work of the world is common as mud.  
Botched, it smears the hands, crumbles to dust.  
But the thing worth doing well done  
has a shape that satisfies, clean and evident.  
Greek amphoras for wine or oil,  
Hopi vases that held corn, are put in museums  
but you know they were made to be used.  
The pitcher cries for water to carry  
and a person for work that is real.

### **0:10-0:30 Text Hevruta + guided questions**

## טור יורה דעה הלכות צדקה סימן רנו

כל עיר שיש בה ישראל חייבין להעמיד מהן גבאי צדקה ידועים ונאמנים שיהו מחזירין על העם מערב שבת לערב שבת ולוקחין מכל אחד מהן מה שהוא ראוי ליתן ודבר הקצוב עליהן והן מחלקין המעות מערב שבת לעייש ונותנין לכל עני ועני מזונות המספיקין לשבעת הימים והוא הנקרא קופה של צדקה לפיכך מי שיש לו מזון שבעה ימים לא יטול ממנה וכן מעמידין גבאין שלוקחין בכל יום ויום מכל חצר וחצר פת ומיני מאכל ופירות או מעות שנתנדב לפי השעה ומחלקין את הגבוי לערב ונותנין ממנו לכל עני פרנסת יומו וזהו הנקרא תמחוי לפיכך מי שיש לו פרנסה יום אחד לא יטול ממנו וצריכין הגבאין שיהו נאמנין חכמים ונבונים שידקדקו על כל עני ועני ליתן לו הצריך וידקדקו עליהם שלא יהו רמאים חוץ ממי שמבקש שיאכילוהו שאין מדקדקין אחריו

### Tur, Yoreh De'ah, Laws of Tzedaka #256 (excerpted)

Every city which has Jews in it is required to appoint from among them “*gabba’ei tzedaka*” who are known and trustworthy who will go over the people between each Friday afternoon and the next and take from each of them what he is fit and accustomed to giving. And they divide the alms between each Friday afternoon and the next and give to each and every poor person enough food for seven days. This is what is called “The *Kupah*” of *tzedaka*. Because of this set-up, anyone who has enough food for seven days should not take from this fund.

In addition, they appoint *gabbaim* to take any food, produce, and donated money each and every day from each and every courtyard and they divide the collections that evening and give to each poor person his daily allotment. This is what is called “The *Tamkhui*”. Because of this set-up, anyone who has enough for the day should not take from this fund.

The *gabbaim* must be trustworthy and smart and wise in order to check on each and every poor person to give them what they need, and to check on them that they are not lying-- with the exception of someone asking to be fed, who we do not check on.

### **0:30-0:40 Report back and conversation**

### **0:40-1:10 Investigation of artifacts/articles**

Read: <http://comicsbykate.com/project/dont-charge-interest/>

Play: SPENT, an online game showing the impossible challenges of wealth insecurity  
<http://playspent.org/>

Read: "Leveling the Economic Playing Field" from Teaching Tolerance  
<http://www.tolerance.org/blog /leveling-economic-playing-field>

1:10-1:20 Share back

1:20-1:30 Summary and flowchart additions/graphic organizer creation

Throughout history religious authorities and philosophers across cultures have all said you should lend money to friends and strangers without charging interest.

In ancient India the Vedic texts disparaged usury, Buddhist sutra texts around 700BC and the Buddhist Jatakas of 400BC prohibited usury.

ARISTOTLE WROTE: "The most hated sort, and with the greatest reason, is usury, which makes a gain out of money itself, and not from the natural object of it. For money was intended to be used in exchange, but not to increase by interest. And this term interest, which means the birth of money from money, is applied to the breeding of money because the offspring resembles the parent. Wherefore of all modes of getting wealth this is the most unnatural."

To take usury for the lending of money is in itself unjust, because it is a case of selling what is non-existent; and that is manifestly the setting up of an inequality contrary to justice.  
-Thomas Aquinas

Deuteronomy 23:19 Thou shalt not lend upon interest to thy brother: interest of money, interest of victuals, interest of any thing that is lent upon interest.  
\*\*though the Bible does say you can charge interest to "foreigners"

The Qur'an has some of the strongest language forbidding usury (called riba).

## **Session 4: What's Next?**

### **0:00-0:05 Checkin**

Review key points from last session and the collaborative poster

Check-in question: what percolated for you between last week and this week?

### **0:05-0:20 Text Hevruta + guided question**

Review your congregation's dues structure, and that of Congregation T'chayah

(<http://www.tchayah.org/membership>) and Kadima (<http://www.kadima.org/>) and Kol

Tzedek (<http://www.kol-tzedek.org/membership.html>)

### **0:20-0:30 Report back and conversation**

What works about these models?

How do they pull on texts we have studied? Or disagree?

What questions do you have?

### **0:30:50 Investigation of artifacts/articles**

Explore: Wealth Tables from Teaching Tolerance

[http://www.tolerance.org/sites/default/files/documents/tt\\_wealth\\_tables.pdf](http://www.tolerance.org/sites/default/files/documents/tt_wealth_tables.pdf)

Study:

טור יורה דעה הלכות צדקה סימן רמט

שיעור נתינתה אם ידו משגת יתן כפי צורך העניים אם אין ידו משגת לכל צורך העניים יתן כפי השגת ידו כמה הוא יתן עד חומש נכסיו מצוה מן המובחר

Tur, Yoreh De'ah, Laws of Tzedaka #249 (excerpted)

The amount to be given, if he can afford it, is whatever the poor need. If he cannot afford to fill all the needs of the poor, he must give what he can afford. How much is that? Up to a fifth of his possessions is ideal.

### **0:50-1:20 Share back**

### **1:20-1:30 Summary and flowchart additions/graphic organizer creation**