

## Terumah 5784: Kol Nediv Lev and the Rabbi's Benevolent Fund

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### נדיב לב

A wealthy but very frugal person came to visit Rav Shlomo haKohen of Radomsk, the Radomsker Rebbe. He handed the Rebbe a large sum of money as a *pidyon nefesh*, a gift meant to ward off Divine punishment.<sup>1</sup> But the Radomsker Rebbe declined to accept it.

After the wealthy man left, the Rebbe's students asked why he had turned down the gift. He replied with characteristic sharpness, "Had you seen the joy with which he accepted the money back, you wouldn't ask me why I refused to accept it."<sup>2</sup>

Our parshah says that everyone was welcome to give to the Mishkan, but only so long as they were נדיב לב, of a generous heart. You had to want to give; otherwise, Hashem wasn't interested. The Mishkan would not have accepted that wealthy visitor.

But the Mishkan would have loved our community. I know, because since the war began I've seen how everyone has been so *nediv lev* for our Israel campaigns. It's really striking! אשרינו that we have a community where all of us have our own needs – the rising cost of living, tuition, mortgages and rent, medical bills, family members to help – and yet we give as this community does, and with a smile. That generosity, that נדיב לב spirit highlighted in our parshah, is my focus this Shabbat.

### Keystone Bank and Transparency

This derashah is going to be a report on the Rabbi's Benevolent Fund; I've been issuing these reports for years, because of hakarat hatov, a story, and a comment by the Rama.

First the story: Just over twenty years ago, a small Pennsylvania bank, Keystone Savings Bank, announced that they would join a bigger company and issue stock. Account holders would have early access to the shares - but you had to be local to have a bank account.<sup>3</sup> I was a rabbi in the area, and my phone began ringing with calls from people asking me to open a Keystone account in my own name; they would deposit money, which I could use to purchase shares on their behalf.

The arrangement didn't feel right to me, so I declined. But the calls kept coming, and then came the kicker – someone wanted to donate money to the Rabbi's Benevolent Fund, and have the Fund give me a check I could then deposit in my own name in Keystone, so that he could not only engage in sketchy investing, but also get a tax benefit via what I'm pretty sure is called money laundering. That was one of several stories that convinced me to issue annual reports for the Rabbi's Benevolent Fund, so that people would understand what it really was for.<sup>4</sup>

And the Rama's comment: The Shulchan Aruch writes that if tzedakah overseers are known to be "kosher", they do not need to give a public accounting of their activities, but the Rama comments that it is still good policy to provide an accounting, under the imperative of והייתם נקיים, demonstrating innocence in the eyes of Hashem and Israel.<sup>5</sup>

So for hakarat hatov as well as both of those reasons – to clarify the purpose of the Fund and to provide a public accounting - I'm presenting a report for our community's Fund, as we read the parshah of national tzedakah and the נדיב לב. I expect to do this only by email in the future, but I wanted to offer the first one in a more public format.

### Nature of the fund

First, background on the nature of Benevolent Funds. Jewish communities have had these funds for millennia. The gemara describes them. The Rambam wrote מעולם לא ראינו ולא שמענו, We've never seen or heard of a Jewish community that lacked such a fund.<sup>6</sup> It's a community-owned fund, and all of us are shareholders. I'm just the administrator.

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<sup>1</sup> [https://breslev.com/312024/#\\_ftn1](https://breslev.com/312024/#_ftn1)

<sup>2</sup> Sippurei Chasidim Vol. 1, Parshat Terumah

<sup>3</sup> <https://www.sec.gov/Archives/edgar/data/1236964/000119312503041164/d424b3.htm>

<sup>4</sup> For more see <https://rechovot.blogspot.com/2009/07/how-to-avoid-next-gmach-shefa-chaim.html>

<sup>5</sup> Yoreh Deah 257:2

<sup>6</sup> Mishneh Torah, Hilchot Matnot Aniyim 9:3

These funds should incorporate three elements: Expertise, Anonymity and Oversight:

- Expertise – The shareholders – meaning the donors – don't need to investigate the recipients. That job goes to the administrator.
- Anonymity – Having a communal fund enables privacy for both the recipients and donors, which as the Rambam writes, is an elevated way to give tzedakah.<sup>7</sup> Of course, there is a negative, as the donors don't encounter the need up close and develop their compassion;<sup>8</sup> that's a trade-off.
- Oversight – This is the tricky part – if the fund protects anonymity, how can there be oversight? I already mentioned the need for והייתם נקיים, being innocent in front of others. And next week's parshah will say והם יקחו את הזהב ואת התכלת, that “they” will collect the gold, techelet, etc., and a gemara<sup>9</sup> notes the plural and says there should never be just one person administering a tzedakah fund! So to meet that need, I've asked Rabbi Schwalb to review the books from time to time.

So here are the numbers for my first shareholder report on our communal fund. Yes, we don't discuss accounting and business on Shabbat, but for tzedakah it's allowed.<sup>10</sup>

### Income

Our communal fund opened on October 20, so it's been running for almost four months. These have been an unusual four months, of course, due to the war in Israel, which has taken over both the income and the spending.

Between October 20 and February 15, you contributed approximately \$83,000 to the Fund.<sup>11</sup> Thank you! I intend to send out a written version of this derashah after Shabbat, with a breakdown of how much was earmarked for particular purposes,<sup>12</sup> but the number includes straight donations, donations for particular fundraising campaigns, and money raised via events like the Sisterhood Bake Sale. Almost all of this was earmarked for Israel, whether for particular projects or in general. This is also a good place to thank the incredible Israel Emergency Committee for their untiring work in identifying tzedakah causes and raising funds – Elianna Bazian, Aleeza Cohen, Shana Schoenfeld, and Ari Schwartz.

In the year ahead I anticipate two major changes in future income for the Fund:

- First, Israel-focussed income will likely drop somewhat, later this year. We daven that the war will end soon, and some of the pressing needs we have seen will subside over time.
- However, we will be raising funds for Matanot la'Evyonim and Maot Chittim, so there should be more coming in for local needs.

### Overhead

Overhead: I'm glad to report that thanks to the efforts of our remarkable volunteers, there were no fundraising costs. The only overhead was \$18.21 for postage.

### Program Services

Program services: The mission of the fund is to help needy people locally and in Israel, and to a lesser extent to support those who approach our community from elsewhere.

Since October 20, the fund has distributed approximately \$81,000 toward that mission.

- About \$35,000 has gone to support the IDF through Operation Israel, contributions for gear for specific IDF units, and donations for events serving IDF soldiers.

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<sup>7</sup> Mishneh Torah, Hilchot Matnot Aniyim 10:8

<sup>8</sup> See Rambam to Pirkei Avot 3:15

<sup>9</sup> Bava Batra 8b

<sup>10</sup> Shulchan Aruch Orach Chaim 306:6

<sup>11</sup> Note that in the early period of the war people gave considerably more, through Rabbi Schwalb's fund.

<sup>12</sup> The breakdown

- More than \$36,000 was donated for general support of Israel, at my discretion
- More than \$20,000 was earmarked for IDF support
- Almost \$15,000 was earmarked for displaced families
- Almost \$5,000 was earmarked for Sheroes, supporting wives of soldiers
- A little more than \$5,000 was donated for general needs, whether here or in Israel or elsewhere

- About \$35,000 has gone to support displaced families, through Rav Yosef Zvi Rimon's Atufim project, the Gift Vouchers provided by National Council of Young Israel, and smaller projects for particular displaced communities.
- Nearly \$9,000 has been donated to Sheroes for wives of IDF soldiers on active duty
- About \$1,000 has gone for other Israeli needs, such as support for Yeshivat Hesder Kiryat Shemonah in the north.
- About \$1,000 went to support basic needs for local people.

Like with income, I expect two significant changes in the fund's expenditures in the months ahead:

- First, as I said before, I expect Israel's needs to be reduced in the months ahead, Gd-willing.
- But I do think we will see demand for local support increase. Not because of new needs, Gd forbid, but because there are probably people with needs who don't know me well enough to approach me yet. I hope they will be comfortable approaching me going forward.

### Thank you

On behalf of all of the people you have helped via our fund - thank you for your generosity in supporting Israel, as well as our community, and for the trust you have placed in me to administer it.

A gemara<sup>13</sup> tells of a non-Jewish king named Munbaz who lived in the 1<sup>st</sup> century CE, and helped the Jews against the Romans. He converted to Judaism and gave much of his treasury to tzedakah, declaring, "My fathers hoarded wealth to leave it for others; I have hoarded wealth for myself." The first Rav Yosef Dov Soloveitchik, the Beis haLevi,<sup>14</sup> explained that the only assets we truly own are the ones we give to tzedakah; everything else is just stored temporarily in proximity to us. That's why our parshah began with Hashem telling the Jews לִי תְרוּמָה, Take a donation for Me. Not give a donation, but take a donation; because as King Munbaz said, by giving something to tzedakah we actually gain and acquire.

May we merit to gain and acquire a great deal, by giving much to assist others.

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<sup>13</sup> Bava Batra 11a

<sup>14</sup> On Parshat Terumah