

## Let the Giver Beware!

By Rabbi Yitzchok Adlerstein

Charitable giving used to be a simple affair, when people responded for the most part to familiar, local needs. But direct-mail campaigns and inexpensive air fares have changed that forever; the need of any individual or organization anywhere in the world can easily become a consideration for every potential donor. The Torah regards us as custodians of money for the poor. We can take chances with our own funds, but not those that belong to others!

Ira Kaminow is an economist in the Potomac area who advises institutional investors. He has turned his sense of the meaning of numbers into a two-pronged approach to change the way you give with his web site, <http://www.just-tzedakah.org>. The first aid to giving is an extremely valuable, concise guide to *tzedakah* [charity] and *maaser* [tithing]. Not meant to be the halachic last word (because the author is a layman), it is an excellent portal into the questions, issues and approaches of Torah-informed giving. You will learn about hierarchies and priorities; about how much to give, to whom, and how to calculate your *maaser* properly, including deductions that God (but not necessarily the IRS) allows. Dr. Kaminow backs up his claims with references from the standard works on *tzedakah*, Hebrew and English, old and new. You will find motivational material on the importance of *tzedakah*, as well as how to deal with fraudulent solicitors, and the Torah's promise that we can "test" Hashem's promise that we never lose

---

*When Rabbi Adlerstein goes off-line, he directs the Jewish Studies Institute in Los Angeles and is a member of the Jewish Action editorial board.*

by giving. Just Tzedakah includes the practical protocol developed by Rabbi Moshe Heinemann and the Baltimore rabbinate on how to divide funds between the conflicting demands of many institutions, local and distant.

The real move from the theoretical to the practical comes with the second approach. Just Tzedakah offers dozens of "Tzedakah Reports" which gather the information that the enlightened giver needs to direct his or her support. Taken from information supplied by the organizations, or public records when the former is unavailable, each report provides information on background, activities, governance, staffing and finances.

There are some real surprises. I checked three traditionally-accepted *tzedakot*. Two allocated only about 50% to actual services to the poor; the third reported a 78% rate. The numbers, of course, do not tell the whole story. A report may look better because of creative accounting, or less honesty in reporting. Obviously, the potential giver would take numbers more seriously when prepared by an independent auditor, indicated in the report.

Other sections of the report also explain differences in the bottom line. How much do the highest-paid officers earn? If the answer is zero, you know that it is legitimately a "volunteer organization." What does the organization attempt to do? Organizations that are activity-oriented must have higher administration costs than those that simply disburse funds. There may be compelling reasons for some organizations to allocate a smaller piece of the pie to the needy or the classroom, but the potential donor will want to know what they are. Gathering all this information in one

place creates well-informed donors and more efficient charities.

It would be valuable if the Tzedakah Reports would coordinate more closely with the guidelines for giving. While the Just Tzedakah visitor learns that not all good deeds require the same level of support, the Tzedakah Reports dump all kinds of philanthropic agencies into one cholent. How high up on the list of Torah priorities should organizations be that fund medical research? Political action on behalf of Israel? Cultural and sports activities?

The bottom line, as it were, is that Just Tzedakah has the makings of a revolutionary site. To fail to see its promise can only be described as... uncharitable! **JA**