



*The Sacred Exchange: Creating
a Jewish Money Ethic*
Edited by Rabbi Mary L. Zamore

Discussion Guide by
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CCAR Press

Section One: Study Tracks

*Each track lists several chapters from *The Sacred Exchange* which are relevant to the given topic. Teachers are encouraged to pick titles which best suit the needs and interests of the study group. Teachers can opt to study only a couple of chapters from each track, dive into a particular subtopic, or cover every chapter for a longer period of study. The chapters in each track are listed in the order they appear in *The Sacred Exchange*.*

Track	Title	Notes
1	Teachings on Wealth as Blessing and Responsibility	<p>This track highlights chapters which consider Jewish teachings on wealth as blessing and responsibility. Learners will be exposed to a wide variety of Jewish fiscal values in <i>Tanach</i>, Talmud, Midrash, Codes, etc.</p> <p>This track may be ideal for adult education groups who wish to engage in text study.</p>
2	Crafting a Personal and Jewish Approach to Your Finances	<p>This track highlights chapters which will help individuals construct their own Jewish approach to their finances. The chapters showcase examples of Jewish fiscal values and ideas on how to incorporate them into our lives.</p> <p>This track may be ideal for confirmation classes and adult education groups seeking to strengthen their relationship to and understanding of Jewish values.</p>
3	Ritualizing the Sacred Exchange	<p>This track considers the role of ritual in conjunction with the fiscal life-cycle. These chapters not only showcase how finances might factor into decisive moments in our lives, but also showcase moments of fiscal changes and possibilities to elevate them ritually.</p> <p>This track may be ideal for clergy and ritual committees.</p>
4	Social Justice Work and the Sacred Exchange	<p>This track highlights chapters which discuss social justice work in relation to money. These chapters ask which Jewish fiscal values might direct us while striving to mend the world.</p> <p>This track may be ideal for social action committees, b'nai mitzvah classes, confirmation classes, and adult education groups.</p>
5	A History of Jewish Philanthropy	<p>This track highlights chapters which delve into the history of Jewish philanthropy, from pre-modern to modern history.</p> <p>This track may be ideal for confirmation classes and adult education groups.</p>

6	Jewish Philanthropy for the State of Israel	This track highlights chapters which discuss Jewish philanthropy for the State of Israel. This track may be ideal for adult education groups and Birthright groups
7	Jewish Institutions and the Sacred Exchange	This track highlights chapters which will help Jewish institutions construct their own Jewish approach to their finances. The chapters showcase examples of Jewish fiscal values and ideas on how to incorporate them into Jewish institutional life. This track may be ideal for board development and philanthropy education.

Track 1: Teachings on Wealth as Blessing and Responsibility

Subtopic	Relevant Chapters
Introductory Readings: Teachings on Wealth as Blessing and Responsibility	<p>1. Wealth: Essential Teachings of Our Tradition, RABBI DVORA WEISBERG, PHD, p. 5</p> <p>2. Blessing and Challenge: A Further Look at the Sources, RABBI ALYSSA M. GRAY, JD, PHD, p. 15</p> <p>3. How Much Is Enough?, RABBI AMY SCHEINERMAN, p. 25</p> <p>4. Does Wealth Automatically Coarsen the Soul?, RABBI NEAL GOLD, p. 37</p> <p>6. Economic Justice Is the Foundation of All Justice, RABBI SETH M. LIMMER, DHL, p. 75</p>
How Teachings Shape Reality	<p>5. The Economic Theology of the Ten Commandments, RABBI MAX CHAIKEN, p. 51</p> <p>Part Four: <i>Ethics in Focus</i>: Responsum on Equal Pay, RABBI JONATHAN COHEN, PHD, ON BEHALF OF THE CCAR RESPONSA COMMITTEE, p. 291</p> <p>16. Full Faith and Credit: Jewish Views on Debt and Bankruptcy, RABBI EDWARD ELKIN, p. 195</p> <p>21. Jewish Values in the Marketplace, RABBI ARTHUR GROSS-SCHAEFER, JD, CPA, p. 269</p> <p>Part Five: ETHICS IN FOCUS: Copyright as a Jewish Ethical Issue, RABBI HARA E. PERSON AND RABBI SONJA K. PILZ, PHD, p. 361</p>

Track 2: Crafting a Personal and Jewish Approach to Your Finances

Subtopic	Relevant Chapters
Introductory Readings: Crafting a Personal and Jewish Approach to Your Finances	<p>1. Wealth: Essential Teachings of Our Tradition, RABBI DVORA WEISBERG, PHD, p. 5</p> <p>2. Blessing and Challenge: A Further Look at the Sources, RABBI ALYSSA M. GRAY, JD, PHD, p. 15</p> <p>3. How Much Is Enough?, RABBI AMY SCHEINERMAN, p. 25</p> <p>4. Does Wealth Automatically Coarsen the Soul?, RABBI NEAL GOLD, p. 37</p> <p>7. <i>Tzedakah</i>: How We Choose Where We Give, RABBI RUTH ADAR, p. 87</p>

<p>Integrating the Teachings into Our Everyday Lives</p>	<p>5. The Economic Theology of the Ten Commandments, RABBI MAX CHAIKEN, p. 51</p> <p>18. The Family as Employer, RABBI MARY L. ZAMORE, p. 233</p> <p>22. Dreaming a New American Economy, RABBI ANDY KAHN, p. 279</p> <p>32. Using Jewish Values to Teach Your Children about Money, DEBORAH NIEDERMAN, RJE, p. 405</p> <p>Part Six: Ethics in Focus: Ethical Estate Planning, RABBI RICHARD F. ADDRESS, DMIN, p. 427</p>
<p>Integrating the Teachings into Our Institutional Lives</p>	<p>23. The Value of Membership, RABBI LEAH LEWIS, p. 303</p> <p>25. <i>Mazal Tov</i> to Life-Cycle Parties, RABBI DOUGLAS B. SAGAL, DD, p. 323</p> <p>26. Money and Transaction in Jewish Liturgy and Rituals, RABBI ROBERT SCHEINBERG, p. 331</p> <p>Part Five: <i>Ethics in Focus</i>: Copyright as a Jewish Ethical Issue, RABBI HARA E. PERSON AND RABBI SONJA K. PILZ, PHD, p. 361</p> <p>31. Embracing Dave Ramsey: A Financial Literacy Model for the Jewish Community, RABBI AMY B. COHEN AND RABBI ALAN FREEDMAN, p. 397</p>
<p>Personal Reflections</p>	<p>Part One: <i>Talking about Money</i>: Financial Lessons from My Parents, ELANA ALTZMAN, MD, p. 65</p> <p>Part Three: <i>Talking about Money: Etrog</i> Envy, RABBI MARY L. ZAMORE, p. 215</p> <p>Part Four: <i>Talking about Money</i>: Mutual Benefits, RABBI AMY SCHWARTZMAN AND KEVIN MOSS, p. 297</p> <p>Part Six: <i>Talking about Money</i>: A Time to Give, a Time to Refrain from Giving, MARCIE ZELIKOW, p. 431</p>

Track 3: Ritualizing the Sacred Exchange

	<p>Relevant Chapters</p>
	<p>Part Two: <i>Talking about Money</i>: In Praise of Beautiful, Bold <i>Tzedakah</i> Boxes, RABBI ZOË KLEIN MILES, p. 157</p> <p>24. The Cost of Dying Jewishly, STEPHANIE GARRY WITH RABBI ERIC J. GREENBERG, p. 311</p>

	<p>25. <i>Mazal Tov</i> to Life-Cycle Parties, RABBI DOUGLAS B. SAGAL, DD, p. 323</p> <p>26. Money and Transaction in Jewish Liturgy and Rituals, RABBI ROBERT SCHEINBERG, p. 331</p> <p>27. Dividends of Meaning: Jewish Rituals for the Financial Life Cycle, RABBI JENNIFER GUBITZ, p. 345</p> <p>33. Marriage, Money, and Musar, RABBI BARRY H. BLOCK, p. 413</p> <p>34. Saying Goodbye: Honoring Your Congregation's Legacy, RABBI DAVID BURSTEIN FINE WITH BETH BURSTEIN FINE, MSW, p. 421</p>
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Track 4: Social Justice Work and the Sacred Exchange

Subtopic	Relevant Chapters
Social Justice and the Sacred Exchange	<p>6. Economic Justice Is the Foundation of All Justice, RABBI SETH M. LIMMER, DHL, p. 75</p> <p>7. <i>Tzedakah</i>: How We Choose Where We Give, RABBI RUTH ADAR, p. 87</p> <p>8. Socially Responsible Investing, MICHAEL A. KIMMEL AND RABBI HOWARD SHAPIRO, p. 101</p> <p>10. Structures of Jewish Giving: A Virtual <i>Tzedakah</i> Tour, RABBI LEAH RACHEL BERKOWITZ, p. 119</p> <p>16. Full Faith and Credit: Jewish Views on Debt and Bankruptcy, RABBI EDWARD ELKIN, p. 195</p>
The Gender Pay Gap	<p>15. IRAC Builds Democracy through the Power of Money, RABBI NOA SATTATH, p. 189</p> <p>Part Three: <i>Ethics in Focus</i>: When You Hire a Rabbi in Israel, RABBI AYALA RONEN SAMUELS, PHD, p. 211</p> <p>19. What Is Possible: Striving for Gender Pay Equity for Congregational Employees, RABBI ESTHER L. LEDERMAN AND AMY ASIN, p. 243</p> <p>20. Bread and Roses: Jewish Women Transform the American Labor Movement, JUDITH ROSENBAUM, PHD, p. 257</p> <p>Part Four: <i>Ethics in Focus</i>: Responsum on Equal Pay, RABBI</p>

	<p>JONATHAN COHEN, PHD, ON BEHALF OF THE CCAR RESPONSA COMMITTEE, p. 291</p> <p>Part Four: <i>Talking about Money: Mutual Benefits</i>, RABBI AMY SCHWARTZMAN AND KEVIN MOSS, p. 297</p>
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Track 5: A History of Jewish Philanthropy

Subtopic	Relevant Chapters
Pre-modern History	<p>10. Structures of Jewish Giving: A Virtual <i>Tzedakah</i> Tour, RABBI LEAH RACHEL BERKOWITZ, p. 119</p> <p>24. The Cost of Dying Jewishly, STEPHANIE GARRY WITH RABBI ERIC J. GREENBERG, p. 311</p> <p>28. <i>Gelt</i>, RABBI DEBORAH PRINZ, p. 357</p> <p>29. Moneylending and Jews: Falsehoods, Stereotypes, and Shame, JOSHUA HOLO, PHD, p. 373</p>
Modern History	<p>8. Socially Responsible Investing, MICHAEL A. KIMMEL AND RABBI HOWARD SHAPIRO, p. 101</p> <p>13. <i>Tzedakah</i> and <i>Aliyah</i>: How American Jews Helped Build Israel, RABBI DANIEL R. ALLEN, z”l, p. 163</p> <p>14. Financing Zion: Looking Back to Shape Today, RABBI JOSHUA WEINBERG, p. 175</p> <p>20. Bread and Roses: Jewish Women Transform the American Labor Movement, JUDITH ROSENBAUM, PHD, p. 257</p> <p>30. Monetizing <i>T’shuvah</i>: Reparations and Returning Valuables, PATTY GERSTENBLITH AND RABBI SAMUEL N. GORDON, p. 385</p>

Track 6: Jewish Philanthropy for the State of Israel

	Relevant Chapters
	<p>8. Socially Responsible Investing, MICHAEL A. KIMMEL AND RABBI HOWARD SHAPIRO, p. 101</p> <p>13. <i>Tzedakah</i> and <i>Aliyah</i>: How American Jews Helped Build Israel, RABBI DANIEL R. ALLEN, z”l, p. 163</p> <p>14. Financing Zion: Looking Back to Shape Today, RABBI JOSHUA WEINBERG, p. 175</p>

	<p>15. IRAC Builds Democracy through the Power of Money, RABBI NOA SATTATH, p. 189</p> <p>Part Three: <i>Ethics in Focus</i>: When You Hire a Rabbi in Israel, RABBI AYALA RONEN SAMUELS, PHD, p. 211</p>
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Track 7: Jewish Institutions and the Sacred Exchange

Subtopic	Relevant Chapters
Synagogue Money	<p>Part One: <i>Ethics in Focus</i>: When Donors Behave Badly—Guiding Principles for Jewish Institutions, RABBI A. BRIAN STOLLER, p. 61</p> <p>19. What Is Possible: Striving for Gender Pay Equity for Congregational Employees, RABBI ESTHER L. LEDERMAN AND AMY ASIN, p. 243</p> <p>23. The Value of Membership, RABBI LEAH LEWIS, p. 303</p> <p>Part Five: <i>Ethics in Focus</i>: Copyright as a Jewish Ethical Issue, RABBI HARA E. PERSON AND RABBI SONJA K. PILZ, PHD, p. 361</p> <p>31. Embracing Dave Ramsey: A Financial Literacy Model for the Jewish Community, RABBI AMY B. COHEN AND RABBI ALAN FREEDMAN, p. 397</p>
Jewish Institutions and the Sacred Exchange	<p>11. The Changing Face of Jewish Philanthropy, ANDRÉS SPOKOINY, p. 131</p> <p>12. My Jewish Federation: Legacy and Change, DOV BEN-SHIMON, p. 143</p> <p>16. Full Faith and Credit: Jewish Views on Debt and Bankruptcy, RABBI EDWARD ELKIN, p. 195</p> <p>29. Moneylending and Jews: Falsehoods, Stereotypes, and Shame, JOSHUA HOLO, PHD, p. 373</p>

Section Two: Study Questions by Chapter

PART ONE: Wealth: Wisdom from Our Texts

Chapter One: Wealth: Essential Teachings of Our Tradition by Rabbi Dvora Weisberg, PhD

1. In the Torah, wealth is described both as a blessing and a potential moral danger. Where do you draw the line between wealth as a blessing and wealth as a moral danger?
2. The Torah also outlines a system according to which the accumulation of exorbitant wealth is prevented. Why did we not install similar systems? Which of our values contradicts such a system?
3. The Rabbis drew an even more explicit connection between wealth, moral consciousness, and social responsibility (*tzedakah*). They also acknowledged, however, that people have different financial needs and priorities. Think about the priorities you put in place for your own life. Where on your list rank money and financial stability?

Chapter Two: Blessing and Challenge: A Looking Further at the Sources by Rabbi Alyssa M. Gray, JD, PhD

1. Dr. Gray writes that “BT *Nidah* 70b squarely answers the question of what one must do in order to become wealthy with the advice to do a lot of business and do so honestly. Following the Talmud’s forthright acknowledgment that this path has not always been successful for everyone, the additional advice is given that one should also pray to God.” Are you aware of your own limits in time and morals that would prevent you from attempting to acquire more wealth?
2. Dr. Gray describes the ambivalence expressed in Rabbinic literature when it came to wealth: “On the one hand, the Rabbis were aware that acquiring wealth in the real world might involve engaging in compromising activities, possibly including the oppression and exploitation of other human beings. On the other hand, they lived in a culture in which leaders were expected to be wealthy.” Are these expectations different today? Think about current leadership positions. Are they reachable to people with limited financial resources?
3. “Related narrative portrayals of tensions between Babylonian rabbis and wealthy non-rabbis indicate that the Rabbis saw economic independence as integrally related to religious, spiritual, and intellectual independence.” The Rabbis wanted rabbis to be financially independent from their communities, so that they could think, say, and do

what seemed right to them. Today, rabbis are paid by the board of their community, and often have to negotiate their salaries. What are the advantages of today's system? What are its disadvantages? What has the Reform Movement done in order to prevent the abuse of financial dependence?

Chapter Three: How Much Is Enough? by Rabbi Amy Scheinerman

1. Rabbi Amy Scheinerman writes about human desire as our central motivation to grow, learn, and make families. Our main concern, it seems, should be to steer our desires in the right direction and to prevent greed. Read pages 27–30: Which were the laws the Rabbis crafted to prevent greed? Are there similar laws in place in our society? If not, why not?
2. In the second chapter, Dr. Alyssa Gray writes that “to misuse wealth is, essentially, to squander it on that which is not needed, short lasting, and ultimately unimportant.” Rabbi Amy Scheinerman explains that according to the Rambam, the desire or acquisition of unnecessary goods can also damage our relationships with other people. Do you remember an episode in your life when your desire for wealth (or unnecessary goods) cost you a relationship?
3. Rabbi Scheinerman describes tithing and giving *tzedakah* as two ways to share wealth in a Jewishly responsible way. Can you think about additional or alternative ways? Which ways of sharing might you have found for yourself?

Chapter Four: Does Wealth Automatically Coarsen the Soul? by Rabbi Neal Gold

1. Rabbi Neal Gold writes about the decision of the tribes of Reuben, Gad, and Manasseh to settle outside of the Land of Israel in order to pursue a more comfortable life-style. What do you think of this decision? Have we, as American Jews living outside of the Land of Israel, made a similar decision?
2. “Living in poverty presents genuine spiritual challenges. When a person is perpetually vulnerable, the fulfillment of mitzvot—the primary Jewish religious obligation—becomes much more difficult. Many Jewish rituals require money: wine for *Kiddush*, candles for Shabbat and holidays, tallit and *t'fillin*, books to study, and so on.” How much does your Judaism cost? Were there times in your life when being Jewish was too expensive for you?
3. Rabbi Neal Gold quotes Rabbi Arnold Jacob Wolf who asked: “Can we escape the conclusion [that a typical Jew in our community] is likely to be a rich, important, liberal—

hypocrite?” Do you agree with Rabbi Arnold Jacob Wolf’s criticism of contemporary Jewish communities? Why, or why not?

Chapter Five: The Economic Theology of the Ten Commandments by Rabbi Max Chaiken

1. Rabbi Max Chaiken presents a reading of “the economic theology embedded within the Ten Commandments, detailing how this iconic text can be understood as illuminating a ‘general view of the world’ with respect to economic activity.” How would you summarize his reading, especially when it comes to the commandments of keeping Shabbat, and refraining from stealing and coveting?
2. Rabbi Chaiken quotes the economic philosopher Tomás Sedláček, who wrote that “the observance of the Sabbath bears the message that the *purpose of creation was not just creating* but that it had an *end, a goal*. . . . The whole Being was created so that we may find in it rest, accomplishment, joy.” Toward which end do you work?

Part One: Ethics in Focus: When Donors Behave Badly: Guiding Principles for Jewish Institutions by Rabbi A. Brian Stoller

1. Rabbi A. Brian Stoller provides guidance to navigate the often blurry moral boundaries of fundraising and accepting of donations. Think of a situation in your life in which you earned money or accepted money in a morally at least potentially compromising way. Would you have found Rabbi Stoller’s principles helpful? If not, what would have been missing?

Part One: Talking about Money: Financial Lessons from My Parents by Elana Altzman, MD

1. Elana Altzman tells the story of her family’s immigration to the United States. She speaks about the financial principles she extract from the example of her parents. Which financial principles did you learn from the example of your parents? Which principles do your children learn from you?

PART TWO: The Power of Money: *Tzedakah* and *Tzedek*

Chapter Six: Economic Justice Is the Foundation of All Justice by Rabbi Seth M. Limmer, DHL

1. Rabbi Seth Limmer writes that “the moral decency of any society is determined by how evenly its financial resources are distributed,” and lists a number of programs that ensure even distribution in the United States. “If we want to bring the fullness of justice to our world, the foundation of our task will be in establishing economic justice,” he then continues. Do you agree with Rabbi Limmer? Why, or why not?
2. Rabbi Limmer lists the biblical mitzvot of *pei-ah*, Sabbatical, and Jubilee years as preventing poverty. He also emphasized that compassion with the poor was a central teaching of the rabbis. How central is the fight against poverty and compassion with the poor in contemporary Reform Judaism?

Chapter Seven: *Tzedakah*: How We Choose Where We Give by Rabbi Ruth Adar

1. In her essay, Rabbi Ruth Adar discusses the difficult decision we have to make once we decide to establish justice by giving away some of our resources. Which principles should guide us when we decide to whom to give, and to whom not to give? Explore the list Rabbi Adar provides on pages 95–96.
2. The biblical practice of tithing (giving away 10% of income after taxes) is often quoted in texts about Jewish economic justice. What do you think of this number? Does it seem high or low to you personally? Do you think all of us should give the same percentage of our income?
3. Rabbi Adar states that “one’s first responsibility (after freeing a captive, which may be a matter of life and death) is to care for oneself.... The codes are unambiguous on the subject, insisting that we are obligated to give our own *parnasah* (sustenance) priority over that of any other person. We should not endanger our ability to live and earn a living by giving (or living) beyond our means.” Do you know exactly how much you need in order to live and earn a living? Do you possess more or less than that?

Chapter Eight: Socially Responsible Investing by Michael A. Kimmel and Rabbi Howard Shapiro

1. In the introduction to their essay, Michael Kimmel and Rabbi Howard Shapiro state that socially responsible investing enables investors to express their values through their financial investments, to “do good” and/or “not to cause harm.” Think about the ways you invest your money when you buy food, clothes, electronic devices, or jewelry; when you

pay your rent, your mortgage, your car, your health insurance, your own education or the education of a family member; when you go on trips, when you invest into your retirement, or when you build financial stability through saving and investing: when do you “do good”? And when do you “not cause harm”?

2. Kimmel and Rabbi Shapiro lay out religious traditions that were very invested in fiscal social justice; Muslim, Christian, Jewish, and interfaith. How would you estimate the contribution of religious communities to the idea and actualization of social justice? Why are religious communities commonly described as more altruistic than secular ones?
3. Go through the list of socially responsible investment possibilities provided on page 108. Which of these possibilities speak to you / are accessible to you?

Chapter Nine: Guns: Leveraging the Power of Money for Justice by Rabbi Joel M. Mosbacher

1. Rabbi Joel Mosbacher’s essay is a passionate plea for gun control. Obviously, Rabbi Mosbacher wrote his essay before the shooting at Etz Chaim Synagogue in Pittsburgh, October 27, 2018. Think back to that week.
2. Rabbi Mosbacher describes the struggle for gun control as a religious obligation and quotes the Talmud: “When the community is immersed in suffering, a person may not say: I will go to my home and I will eat and drink, and peace be upon you, my soul. And if he does so, the verse says about him: “And behold joy and gladness, slaying oxen and killing sheep, eating flesh and drinking wine; let us eat and drink, for tomorrow we shall die (Isaiah 22:13)” (BT *Taanit* 11a). Do you agree with Rabbi Mosbacher? Why, or why not? Do you read the Talmudic quote as supporting his plea? Why, or why not?
3. Fundraising and the acquisition of political influence play powerful roles in the struggle for gun control. He also seems to worry about the possible wrong impression that clergy members busy with fundraising could make. Do you share his worries? Can fundraising be a holy task?

Chapter Ten: Structures of Jewish Giving: A Virtual *Tzedakah* Tour by Rabbi Leah Rachel Berkowitz

1. In the first part of her essay (pp. 119–121) Rabbi Rachel Berkowitz provides an outline of biblical, mostly agricultural, models of social justice. How could you apply the biblical models to our society today?
2. The second part (pp.121–125), Rabbi Berkowitz dedicates to rabbinic models of social justice toward the poor. How could you apply the rabbinic models to our society today?

Do you know some contemporary forms of social justice initiatives that correspond to rabbinic models?

3. On pages 126–128, Rabbi Berkowitz lists the initiatives of contemporary synagogue communities in social justice work for the poor. Can you think about further possibilities to engage? What do these possibilities look like?

Chapter Eleven: The Changing Face of Jewish Philanthropy by Andrés Spokoiny

1. Andrés Spokoiny describes three revolutionary developments of our post-modern time: the revolution of meaning, the revolution of community, and the revolution of organizational structures (pp. 133–135). What do you think about this description of our time? In which points do you agree with Andrés Spokoiny, and in which not?
2. Loyalty to the whole of Jewish community, writes Andrés Spokoiny, has stopped to be the main motivation for Jewish philanthropy. Instead, donors want to choose a personalized way to make an impact. What do you think about this development? What are its positive, and its negative outcomes?
3. Andrés Spokoiny also writes about emerging new networks (pp. 139–142), aiming to build new ties between the numerous individual philanthropic initiatives. Which concerns would you put at the top of the priority lists of these networks? In other words: in which sectors, do you think, are broad overview and just distribution missing the most?

Chapter Twelve: My Jewish Federation: Legacy and Change by Dov Ben-Shimon

1. What do you know about the work of the Federation? Use the essay by Dov Ben-Shimon, personal stories, and other available resources to inform yourself.
2. Dov Ben-Shimon describes in great detail the changing fundraising strategies in a highly individualistic time. Part of this effort is a re-connection to the ethical roots of Jewish philanthropy and its main causes. What are three changes that the Federation brought under way?
3. In some way, Dov Ben-Shimon describes the Federation to be exactly the kind of network (broad-visioned and connective) that Andrés Spokoiny was looking for in the previous essay. Why is the Federation seldomly recognized in this role? How could it become recognized as such?

Part Two: *Ethics in Focus: Giving Money to Panhandlers* by Rabbi Nicole Auerbach

1. Rabbi Nicole Auerbach applies Maimonides' principles of giving *tzedakah* to contemporary reality by walking us through the all-too-familiar situation of encountering a

panhandler on the subway. Do you regularly have similar encounters? How would the application of Maimonides principles look in your specific situation?

Part Two: *Talking about Money: In Praise of Beautiful, Bold Tzedakah Boxes* by Rabbi Zoe Klein Miles

1. In her essay, Rabbi Zoe Klein Miles praises the beautification of mitzvot when it comes to fiscal mitzvot. Which other fiscal mitzvot can you think about that could be performed in a beautiful way?

PART THREE: Israel

Chapter Thirteen: *Tzedakah* and *Aliyah*: How American Jews Helped Build Israel by Rabbi Daniel R. Allen, z”l

1. Rabbi Daniel Allen describes the historic connection between the mitzvot of *aliyah* and *tzedakah*, according to which *aliyah* can be replaced by *tzedakah*. This connection was made by Rabbi Jacob Emden (18th century). Do you agree with Rabbi Emden? Are these two mitzvot interchangeable?
2. Over the following pages, Rabbi Allen summarizes the history of progressive Zionist philanthropy in the United States: the WZO, the KKL-JNF, the KH, the UPA, the Jewish Agency, the JDC, the UJA, and Haddasah. How would you summarize, in your own words, the aims of these agencies?
3. Do you see the concerns and aims of contemporary Jews in America reflected in the aims of our historic agencies? Why, or why not?

Chapter Fourteen: Financing Zion: Looking Back to Shape Today by Rabbi Joshua Weinberg

1. Rabbi Joshua Weinberg suggests that, “For modern Reform Zionists, who harbor no aspiration for the rebuilding of the actual Temple in Jerusalem, the State of Israel can be the embodiment of the Third Temple or an incarnation of the Third Commonwealth of Jewish sovereignty in our ancestral homeland.” Do you agree with Rabbi Weinberg’s reframing of the Temple and the State of Israel? Why or why not? What is gained, and what is lost by such a reframing?
2. Rabbi Weinberg writes that the Reform Movement claims to be the largest movement in Jewish life worldwide, yet the Movement’s financial impact in Israel is relatively low. What factors contribute to this disparity? How could the Reform Movement encourage its members to increase its financial support of Israel?
3. Rabbi Weinberg advocates for an increased financial support of our values, specifically in regard to the Reform Movement in Israel. In what ways do your Jewish values influence your choice of causes for financial support?

Chapter Fifteen: IRAC Builds Democracy through the Power of Money by Rabbi Noa Sattath

1. Rabbi Miri Gold, the community rabbi of Kibbutz Gezer, was offered a settlement from the Israeli government—she could receive 90 percent of the salary of an Orthodox rabbi, but would be referred to as “head of community,” not “rabbi.” Why was this discrimination in funding and title significant to the state?

2. Ariella, a thirteen-year-old Orthodox girl from Beit-Shemesh, won a small-claims court case against a bus driver who told her to move to the back of the bus. In what ways did her case create change?
3. Rabbi Noa Sattath writes that, at its best, money can be used as an incentive for change and equality. Where have you seen this to be true?

Chapter Sixteen: Full Faith and Credit: Jewish Views on Debt and Bankruptcy by Rabbi Edward Elkin

1. Rabbi Edward Elkin writes, “While many naturally associate the phrase ‘Jewish values’ with such obviously ritual aspects of our lives as Shabbat, holidays, prayer, and so on, the way we conduct our day-to-day lives is as important, if not more so, in revealing what our Jewish values are.” In what ways are your Jewish values reflected in your day-to-day life? Is there room for further applications of your Jewish values?
2. Do you see money lending as a social action cause? How do your Jewish values inform this stance?
3. Jewish legal tradition states that if a debtor can’t pay at the time the debt is due, he must repay it as soon as he can. Bankruptcy as we know it does not exist in the Jewish legal tradition. In the words of Rabbi Elkin, “Can it [bankruptcy] be justified [in terms of Jewish law]?”

Part Three: Ethics in Focus: When You Hire a Rabbi in Israel by Rabbi Ayala Ronen Samuels, PhD

1. Rabbi Ayala Ronen Samuels writes about Israelis wanting to celebrate an egalitarian life-cycle event, yet feeling uncomfortable with a female rabbi officiating at the ceremony. Their actions are not aligning with their values. When in your life have your actions not matched your values? What do you do/will you do to make them align more closely?

Part Three: Talking about Money: Etrog Envy by Rabbi Mary L. Zamore

1. Rabbi Mary L. Zamore expresses her desire for her spending habits to reflect her values. How have your values factored into your spending? Have you ever bought something or avoided buying something because of the seller’s values?

PART FOUR: We Are All Employers

Chapter Seventeen: Employment: Partnership and Mutual Respect by Rabbi Jill Jacobs

1. Rabbi Jill Jacobs highlights that the commandment to observe Shabbat asserts the sanctity and value of work. When do you find sanctity in your work? When is it lacking?
2. In which ways is your workplace a “holy place”?
3. Rabbi Jacobs turns to ancient Jewish texts to frame her modern values. What is added by this comparison? What are its limitations?

Chapter Eighteen: The Family as Employer by Rabbi Mary L. Zamore

1. Rabbi Mary L. Zamore writes that whenever we refer to the workers we employ in our homes as family we avoid the uncomfortable reality that we are obliged to think legally and ethically about these employment relationships. How can we ensure we face this “uncomfortable reality”?
2. Studies show that the women in our families, even when they also work outside of the home, shoulder the greater burden of caregiving, cooking, and cleaning for others. Why do you think this is the case? How can this imbalance be mitigated?
3. Think back to a job you, a sibling, or a friend held when you were a teenager. What were the arrangements? How were they made? How were they honored? How did this experience make you feel?

Chapter Nineteen: What Is Possible: Striving for Gender Pay Equity for Congregational Employees by Rabbi Esther L. Lederman and Amy Asin

1. Parker Palmer describes us as living in the space between what we know is possible and where things are. In which instances have you sensed the binary between “the cold hard facts of reality that lead us down the road to corrosive cynicism [and] the world of ‘wouldn’t it be nice if’”?
2. How does it feel to live in the space between what we know is possible and where things are?
3. Have you become aware of any implicit biases you carry? How did your biases impact your behavior?

Chapter Twenty: Bread and Roses: Jewish Women Transform the American Labor Movement by Judith Rosenbaum, PhD

1. Dr. Rosenbaum points out that the ‘Uprising of the 20,000’ was not actually a spontaneous uprising. Rather, it grew out of years of organizing women in the garment industry. Do you recall other historic events that were portrayed as “spontaneous” when

in actuality they were meticulously planned? In what ways is the illusion of spontaneity helpful? In what ways might it undermine the efforts necessary to evoke long lasting change?

2. Dr. Rosenbaum describes women's involvement in social action as a powerful, identity-forming experience. In which ways has your involvement in social action shaped your identity?
3. Rose Schneiderman said that "The worker must have bread, but she must have roses, too." In our modern debate on workers' rights, what is the bread, and what is the roses? Have we paid adequate attention to each category?

Chapter Twenty-one: Jewish Values in the Marketplace by Rabbi Arthur Gross-Schaefer, JD, CPA

1. As Rabbi Gross-Schaefer asks, "What does it mean to act in the marketplace guided by Jewish ethics?"
2. To what extent do you agree with Rabbi Gross-Schaefer's point that supporting local stores provides intangible benefits?
3. To what extent do you agree with Rabbi Gross-Schaefer's argument against free giveaways or sales?

Chapter Twenty-two: Dreaming a New American Economy by Rabbi Andy Kahn

1. Rabbi Kahn describes the new, scary economic reality, but suggests that after the breakdown of the current system, we might be able to build something new. He asks, "How innovative can we become to create equally new and groundbreaking ways of being and expressing humanity?" What examples of innovation have you experienced?
2. In a scenario such as a dinner party, what are some innovative ways to ask and answer the popular icebreaker, "what do you do," in a way that does not potentially humiliate people who make less money? Which questions would we need to ask to find out what people are passionate about?
3. The 1999 CCAR Pittsburgh Platform correlates the pursuit of *tzedek* (justice and righteousness; the narrowing of the gap between the affluent and the poor; the protection of the earth's biodiversity and natural resources; and the redemption of those in physical, economic and spiritual bondage) with the bringing of the messianic age. What do you think about this correlation?

Part Four: *Ethics in Focus: Responsum on Equal Pay* by Rabbi Jonathan Cohen, PhD, On behalf of the CCAR Rsponsa Committee

1. Rabbi Gross notes that the Hebrew word *sachar* touches upon notions of reward and merit that the words “payment” or “remuneration” do not necessarily denote. How does this additional layer of meaning add to your understanding of the concept of equal pay?

Part Four: *Talking about Money: Mutual Benefits* by Rabbi Amy Schwartzman and Kevin Moss

1. Rabbi Amy Schwartzman and Kevin Moss write that their values, Jewish and humanitarian, guide their actions. Are these two sets of values—Jewish and humanitarian—or one single set of Jewish-humanitarian values?

PART FIVE: Religious Life and Money

Chapter Twenty-three: The Value of Membership by Rabbi Leah Lewis

1. Rabbi Leah Lewis states, “For many in the first, second, and third generations of American Jews, maintaining memberships with local synagogues and other communal institutions, regardless of how often they did or did not utilize their services, was ‘just what we did.’” Why was synagogue membership a given in the past? Why is it no longer a given?
2. Rabbi Lewis explains that a pay-as-you-go approach to Jewish life is significantly less expensive than a formal affiliation. What are the consequences of this discrepancy? How can these consequences be alleviated?
3. How can the communal endeavors of “clear paths”, “safe roads”, and “clean water sources” be made more enticing for potential donors?

Chapter Twenty-four: The Cost of Dying Jewishly by Stephanie Garry with Rabbi Eric J. Greenberg

1. Stephanie Garry and Rabbi Eric Greenberg explain that “people tend to cling to ritual regarding death, even when they are not observant other times in their lives.” When have you experienced this phenomenon? Why might this be the case?
2. Since the advent of *Chevrot Kadisha*, we now have Jewish funeral experts. What is gained by the advent of these “experts”? What is lost?
3. Stephanie Garry and Rabbi Eric Greenberg make the case that Rabban Gamliel and the Rabbis made several changes to lower the costs of the funeral service. They also make the case that cremation, though not ideal, may not be prohibited by Jewish Law. Given the rising costs of funerals, should cremation be more readily offered as a burial option?

Chapter Twenty-five: *Mazal Tov* to Life-Cycle Parties by Rabbi Douglas B. Sagal, DD

1. Rabbi Douglass Sagal describes Abraham’s weening party for Isaac as an example of an extravagant *s’udat mitzvah* (festive meal in celebration of a mitzvah). In what ways can we emphasize the religious obligation of the meal at, for example, a bar or Bat mitzvah celebration?
2. Rabbi Sagal describes the “middle path” advocated by Maimonides. When have you strayed from the practice of moderation in all things? When have you avoided straying? How can one best instill a practice of walking the “middle path”?
3. Professor Carmel Chiswick describes the Jewish consumer choosing to “buy Jewish”. Describe an instance in which you decided to “buy Jewish”.

Chapter Twenty-six: Money and Transaction in Jewish Liturgy and Rituals by Rabbi Robert Scheinberg

1. Rabbi Robert Scheinberg contrasts the words “spiritual” and “material”, and offers the Chasidic teaching of *avodah sheb’gashmiyut*, “service of God through our connection with the material world” to demonstrate that Judaism does not hold by this dichotomy. Where have you seen *avodah sheb’gashmiyut* in your life?
2. Rabbi Scheinberg writes that Dr. Rachel Adler takes issue with the use of the particular business analogy of *kinyan* (“acquisition”) traditionally used for marriage because it is so manifestly inequitable. What do you think of Dr. Adler’s suggestion of *shutafut*, or “joint partnership” for creating a new marriage ceremony? How do you feel about Jewish marriage using terminology and forms borrowed from the business world?
3. Rabbi Scheinberg describes moments in which giving *tzedakah* (“charitable donations”) is not only an ethical act, but also a ritual act. What are some other ways in which we can ritualize giving *tzedakah*?

Chapter Twenty-seven: Dividends of Meaning: Jewish Rituals for the Financial Life Cycle by Rabbi Jennifer Gubitz

1. Rabbi Jennifer Gubitz introduces new ideas for rituals for the secular financial lifecycle. Which of these rituals spoke to you most immediately? What are other moments that could be augmented through ritual?
2. Rabbi Gubitz remarks that she found surprisingly few rituals, prayers, or poems to mark the significant moments in our financial lives. Why, as she puts it, do “the distinct transitional moments of the financial life cycle clearly lie beyond the arc of the traditional framework of Jewish ritual?”
3. Do financial changes signify identity change in a way that needs to be marked ritually? Why or why not?

Chapter Twenty-eight: *Gelt* by Rabbi Deborah Prinz

1. Before reading the article, how did you understand the meaning behind Chanukah *gelt*? In what ways were these coins part of your Chanukah festivities?
2. What other money-related customs or traditions do you participate in? In what ways is it necessary to understand the history or rationale of these customs? In what ways is it beneficial?
3. Rabbi Deborah Prinz suggests that the tradition of chocolate *gelt* may have its roots in the miracle stories of Saint Nicholas, the Catholic saint, yet she also suggests the

reverse scenario. In what way does either case affect your attitude towards using chocolate *gelt* during Chanukah?

Part Five: *Ethics in Focus: Copyright as a Jewish Ethical Issue* by Rabbi Hara E. Person and Rabbi Sonja K. Pilz, PhD

1. Rabbi Hara Person and Rabbi Sonja Pilz write, “Synagogues, Jewish schools, camps, and the whole Jewish community must adhere to legal and ethical standards, paying for and properly crediting content being used.” What legal standards are outlined? What ethical standards are outlined? How is adhering to these standards an important Jewish value?

Part Five: *Talking about Money: Be Fruitful and Multiply, and Go into Debt* by Rabbi Idit Solomon

1. Rabbi Idit Solomon argues that, “When Jews discuss the importance of *tzedakah*, the role of mitzvot, and the need to help others, we ought to include issues related to *p’ru ur’vu*.” How might this look? Where do you see opportunities to talk about issues related to fertility, *p’ru ur’vu*, and their connection to *tzedakah*?

PART SIX: Uncomfortable Conversations

Chapter Twenty-nine: Moneylending and Jews: Falsehoods, Stereotypes, and Shame by Joshua Holo, PhD

1. What do the terms “kin” and “foreigner” imply to you? How would you define them?
2. Why is someone being your “kin” not incentive enough to lend them help, particularly financially?
3. Discuss a time when you judged someone for doing something you were unwilling to do yourself.

Chapter Thirty: Monetizing *T’shuvah*: Reparations and Returning Valuables by Patty Gerstenblith, PhD, JD and Rabbi Samuel N. Gordon

1. Reflect on a material object of yours that transcends its monetary worth. Why does it transcend its monetary worth? How could you be compensated should it be taken from you?
2. In what ways were the Bondi family, owners of the Wally painting, compensated? Was the compensation fitting? Why or why not?
3. Patty Gerstenblith and Rabbi Samuel Gordon explain that it sometimes took a full generation before survivors or heirs were able to locate and reclaim stolen valuables. In your opinion, should there be limitations to these claims?

Chapter Thirty-one: Embracing Dave Ramsey: A Financial Literacy Model for the Jewish Community by Rabbi Amy B. Cohen and Rabbi Alan Freedman

1. Rabbi Amy B. Cohen and Rabbi Alan Freedman claim that financial management is not only an important part of our personal lives, but also of our role within our communities. How do they support their claim? To what extent do you agree?
2. How do you understand *Pirkei Avot* 3:21’s teaching, *im ein kemach, ein torah*, “If there is no flour, there is no Torah”?
3. How do Rabbi Cohen and Rabbi Freedman distinguish between charity and *tzedakah*?

Chapter Thirty-two: Using Jewish Values to Teach Your Children about Money by Deborah Niederman, RJE

1. How do you understand the words of the *Sh’ma*, “You shall love the Eternal your God with all your heart, with all your soul, and with all your might. Take to heart these instructions with which I charge you this day. Impress them upon your children.”?
2. Deborah Niederman discusses two possible responses a parent might give to a child who is begging for the latest toy: “We can’t afford it,” and: “We choose not to spend our money like that.” How does she distinguish between the two styles of answers? How

have you responded to similar scenarios in the past? How might you respond in the future?

3. Deborah Niederman concludes that the most important thing we can teach our children is that they are loved just as they are and that they are worthy of being loved. When have you felt that you are loved and worthy of being loved? How have you expressed this love and worthiness of love to others?

Chapter Thirty-three: Marriage, Money, and Musar by Rabbi Barry H. Block

1. How does Rabbi Barry Block define *midot* (“soul traits”), *sefer* (“order”), *bitachon* (“trust”), *anavah* (“humility”), and *yirah* (“fear”)?
2. How does Rabbi Block define *kaas*, the soul trait of “anger”? When have you had an experience of *kaas*? How did you handle your *kaas*, and how was your *kaas* received? Looking back, what might you have done differently?
3. Do you remember moments in which you had to think of yourself as a miser or a spendthrift? How do you pursue what Rabbi Block calls the “golden mean,” a moderate path in all traits?

Chapter Thirty-four: Saying Goodbye: Honoring Your Congregation’s Legacy by Rabbi David Burstein Fine with Beth Burstein Fine, MSW

1. Rabbi David Fine and Beth Burstein Fine begin their essay with a quote from Ecclesiastes 3:1–2, “To everything there is a season and a time for every experience under heaven: a time to be born and a time to die, a time to plant and a time to uproot.” What might this biblical verse mean for our personal experiences and endeavors?
2. In what ways has the essay’s discussion on the lasting legacies of synagogues inspired your hopes for a personal lasting legacy?
3. Rabbi Burstein Fine and Beth Burstein Fine discuss desacralizing, or removing the sacred meaning imbued in, a building. What makes a building sacred? What makes a building Jewish?

Part Six: Ethics in Focus: Ethical Estate Planning by Rabbi Richard F. Address, DMin

1. How does Rabbi Richard Address understand *tzedek* (“justice”) in relation to ethical estate planning? How could you implant *tzedek* within your own estate planning?

Part Six: *Talking about Money: A Time to Give, a Time to Refrain from Giving* by Marcie Zelikow

1. Marcie Zelikow's letter mentions the three "W's" that every nonprofit student learns: work, wealth, and wisdom. Which of the W's do you think is the most impactful? Which one is your strongest "W"? Which "W" would you like to work on most?