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This Shabbat's Torah reading begins by informing us that Jacob dwelled in the land where his fathers dwelled. Rashi comments that Jacob thought he had finally found some peace and quiet, after a lifetime of suffering and conflict. Yet, no sooner did Jacob settle down than a new tragedy befell him. Strife among his sons led to the disappearance of his beloved son Joseph.

Jacob's experience is repeated endlessly in the lives of human beings. We face a crisis, we overcome it, we think we can relax, and then another crisis arises. It seems that we can never let down our guards.

The past number of months have found all of us coping with an enormous financial crisis. We have each tried to deal with our losses and frustrations as best as we could. When we thought things might be settling down a bit, we now find ourselves amidst a new crisis--the unprecedented ponzi scheme that may cost investors 50 billion dollars and more. This massive scheme was perpetrated by a man who is neck-deep in Jewish philanthropy in general, and Orthodox Jewish philanthropy in particular. He betrayed the trust of his family and friends, his charities and investors. The pain to individual investors is vast. The many institutions that suffered losses in this scheme are either closing, cutting back, or trying to figure out how to reorganize their finances for the future.

In reading newspaper accounts of this criminal's activities, we find the names of a powerful network of Jewish philanthropists who were victims of this scam. These investors have taken large losses, and will now have less of their own to contribute to charities and worthy institutions. Jewish philanthropy will certainly continue, but it will need to continue in different ways and to depend on different people.

A Midrash teaches that when Moses was collecting donations for the construction of the Mishkan in the wilderness, the wealthy leaders withheld their contributions. They thought that the masses of Israelites would not be able to contribute enough to build the sanctuary. Moses would then need to turn to the wealthy leaders and ask for their support. This would underscore how important they were, and how nothing could be accomplished without them. As things turned out, though, the Israelites contributed generously--even more than was needed. When the wealthy leaders realized that the Mishkan would be built without their participation, they hurried to Moses and asked him to accept their contributions. Moses answered: it's too late, we already have what we need. Finally, he agreed to take their

contributions to cover some secondary expenses related to the Mishcan.

One of the lessons of this Midrash is that the wealthy leaders should participate early and generously, and not try to gain glory or power from their philanthropy. Another lesson is that the general public can accomplish great things, even without gifts from the "major philanthropists".

Preliminary signs are that a number of "major Jewish philanthropists" are going to become "less major" due to this financial fiasco. The question is: can the Jewish public maintain its institutions and charities, even without these "wealthy leaders"? The answer, in principle, is yes. It remains to be seen whether the Jewish public rises to the challenge.

The Jewish community has been "spoiled" in recent years, since so much of the philanthropic load has been carried by so few people. Charities and institutions have sought gifts in the millions of dollars, and haven't paid all that much attention to smaller donors. Moreover, smaller donors have come to feel that their gifts don't matter anyway, since the "major philanthropists" could be depended upon to pay all the bills. I read last year that the average Jewish taxpayer contributes 2-3% of net income to charity. I was startled by this information, since I naively believed that Jews do contribute at least 10% of net income to charity. I thought we were by far the most generous community in the US based on the dollar amounts raised by Jewish charities. I came to realize that the "average" Jew contributes not much more than the "average" non-Jew, but that the Jewish charity numbers look so good because of the generosity of major donors who cover up for the rest of us.

That cover is disappearing. That may be, at least in some ways, a positive development for our community. If we--the "average" Jewish taxpayer--want synagogues, schools, yeshivot, hospitals, community centers, programs for the poor etc, then we'll need to pay for these things ourselves. If all of us would give closer to 10%, rather than 2-3% , to our favorite charities, our community will do just fine.

These are tough economic times, and people aren't in a great mood to entertain the suggestion of making larger contributions. Yet, if we believe in our community and our institutions, we must start thinking of ourselves as philanthropists--regardless of how much or how little we can contribute. If millions of "average Jews" increased their giving and their involvement, it would represent a significant step forward for Jewish philanthropy--and for the Jewish people.

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