			ser Rish			Agreer	nent		
A.	N AGRE	EEMENT (here	inafter "this Ag	reem	ent")				
	ETWEE	N:							
M	r./Ms.				er "the len	der"] OF THE	FIRST PART		
	nd Mr F THE SE	ECOND PART	_ (the Levite) _			_(hereinafter	"the Borrower"		
	nrough h	nis representativative").	/e, Rabbi			(her	einafter, "the		
Sp Bo Th	ecified i orrower' he Repre inually ('s behalf under esentative confi (as specified in	tzar membersh the following to rms the loan at the Beit HaOtz	ip for erms: the so ar me	m), and co um of NIS mbership	form), and co	annually (a y the loan on the		
repay the loan on the Borrower's behalf under the following terms: 1. The loan may be repaid by the fruits of ma'aser rishon (first tithe) Lender gives to the Borrower throughout the year, starting from the this Agreement takes effect.									
		agreed that the				poses of this A	Agreement,		
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an aste		s Agreement go nmitment to the					ial		
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reas ma		Borrower's	signature	-		Lender's signa	ature		
* Only fill in the areas marked by an asterisk	•	Ma'	aser Ani			_	nt		
ly fi			(in Ma'	aser	Ani ye	ears)			
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		WEEN:							
	Mr./M	he Tzedaka Co		ed wi	th Beit Ha	Otzar, represe	THE FIRST Parted by Rabbi O PART		
	in the	Borrower confir Beit HaOtzar i wing terms:					ually (as specification loan under the		
	1.	the Lender giv		ower	throughou		nan's tithe) that ar year, starting		
	2.		at the value of the lent to the sum			e purposes of	this Agreement		
	3.	to the Borrowe	er and not to ar close friend of	yone	else, which	ch gives the L	his possession ender the status itment does not		
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	5.					a delivery o	£ 41 £		
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SETTING ASIDE TERUMOT AND MA'ASEROT



© 1. Make sure you have a coin that is worth enough perutot for several chilulim (redemptions). Members of Beit HaOtzar have a designated coin located at the Beit HaOtzar headquarters.

 ☼ 2. Set aside a little more than one percent (1%) of each type of fruit or vegetable you are taking teruma and ma'aser from, and proceed as follows:

If the produce is definitely tevel (no one separated terumot and ma'aserot from it), make the following blessing before reciting the full text:

בָּרוּךְ אַתָּה ה' אֱלֹקֵינוּ מֶלֶךְ הָעוֹלֶם אֲשֶׁר קִדְשָׁנוּ בְּמִצְוֹתָיו וְצִוָּנוּ לְהַפְּרִישׁ תְּרוּמוֹת וּמֵעֵשְׂרוֹת:

The full text for setting aside terumot and ma'aserot:

- - The 1% that is on the lower side of the produce I have set aside remains *tevel* for the time being. The rest of what I have set aside is *teruma gedola* for all of the produce.
 - The 1% I mentioned and another 9% on the upper side of the produce is ma'aser rishon.
 - The 1% that I previously set aside is terumat ma'aser.
 - Another 9% on the lower part of the produce is *ma'aser sheni*, and if the year requires *ma'aser ani*, it is *ma'aser ani*.

If the produce is definitely subject to ma'aser sheni and is undoubtedly tevel, recite the following blessing before redeeming the produce on a coin:

אָלקֵינוּ מֶלֶךְּ הְעוֹלָם אֶלקֵינוּ מֶלֶךְ הָעוֹלָם אֲשֶׁרְ קִדְּשָׁנוּ בְּמִצְוֹתְיו וְצִוָּנוּ לִפְדוֹת מֵעֲשֵׁר שֵׁנִי:

If I have fruit of *neta revay* (from a tree's fourth year), the fruit plus a quarter of its value is now redeemed by transferring its sanctity to a *peruta*-and-a-quarter's worth of my designated coin. This redemption applies to each type of produce in accordance to its level of obligation.

◆ 5. To dispose of the teruma:

Double bag the "1% plus" that you separated and place it respectfully in the trash.

The Land of Israel is unique and differs from all other countries because its very soil is holy. Hashem sanctified the soil of the Land of Israel when He commanded us to perform the *mitzvot hateluyot ba'aretz*. Now that we have returned to the Land of Israel, as part of the process of our redemption, we can now revive and reinstate these special mitzvot.

For more than thirty years, Torah VeHa'aretz Institute has been engaged in the research and application of the mitzvot associated with the Land of Israel. Especially outstanding are the mitzvot of *shemita*, which we have had the merit to observe with unprecedented *hidur*. At Torah VeHa'aretz Institute, we constantly find ways to facilitate the performance of these special mitzvot and make them accessible.

Beit HaOtzar

Beit HaOtzar, under the auspices of Torah VeHa'aretz Institute, was established in 5755.

The Beit HaOtzar Fund was instituted to increase general awareness of the mitzvot of *terumot* and *ma'aserot* while providing practical ways of observing them that comply with the ordinances of *Chazal*.

The Beit HaOtzar Fund facilitates giving ma'aser rishon to the Levite throughout the six years preceding shemita, ma'aser ani to the poor in the appropriate years, and redeeming ma'aser sheni and neta revay when necessary.

In this way, we hope to reinstate the observance of these mitzvot.

For more information details and to subscribe:

Beit HaOtzar – Torah VeHa'aretz Institute

Email: machon@toraland.org.il Telephone: +972-8-6847325 Website: www.toraland.org.il/en Address: Shavei Darom, P.O.B 18, D.N. HaNegev 8536500

Institute Ma'aser Mehudar at Beit **HaOtzar** "Bring all of your tithes to the Beit HaOtzar ... and I will shower endless blessings upon you."

Separating Terumot and Ma'aserot:

a Visual Guide

1 2 3 4 5 6 7 Teruma Gedola

Teruma gedola (great offering) is set aside from all crops that grow throughout the six years preceding shemita. It

may be eaten only by kohanim and their households, and only while in a state of ritually purity (tahara). One may not destroy teruma or treat it disrespectfully.

Todau

A minimal amount of produce is set aside as teruma, but it is not given to a kohen. This is because kohanim today cannot become ritually pure, so they may not eat teruma. Instead, produce that has been designated as teruma must be respectfully disposed of. Some bury it while others double bag it and place it in a garbage can.



Ma'aser Rishon 1 2 3 4 5 6 7

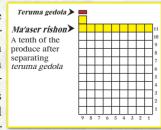
Avin ra'a

stingy) 1/60

Ma'aser rishon (first tithe) is set aside from all crops that grow throughout the six years preceding shemita. It may be eaten by all Israelites, even if impure (tameh), with the permission of the Levite who owns the ma'aser rishon

Today

Ten percent of the produce is verbally declared to be ma'aser rishon. If there is a definite obligation of ma'aser rishon (such as when the crop is grown in one's private yard), it is given to a Levite. When it is uncertain whether the produce was previously tithed (as is the case when buying fruits and vegetables at the market), ma'aser rishon need not be given to the Levite.



Terumat Ma'aser

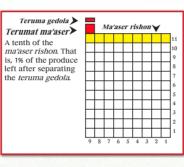
\$ 1 2 3 4 5 6 7

Terumat ma'aser (tithe offering) is set aside from all produce grown throughout the six years preceding shemita.

It may be eaten only by the kohanim and their households, and only while in a state of ritual purity. One may not destroy terumat ma'aser or treat it disrespectfully.

Today

One percent of the produce is set aside as terumat ma'aser. but it is not given to a kohen. since kohanim today cannot become ritually pure and ma'aser rishon. That therefore may not eat terumat ma'aser. Instead, produce that has been designated as terumat ma'aser must be respectfully disposed of. Some bury it while others double bag it and place it in the garbage.



Ma'aser Ani

1 2 3 4 5 6 7

Ma'aser ani (poor man's tithe) is given on the third and sixth years of the shemita cycle. It may be eaten by all Israelites, even if impure, with the permission of the poor person who owns the ma'aser ani.



Nine percent of the yield is verbally declared ma'aser ani. If there is a definite obligation of ma'aser ani (such as when the crop is grown in one's private yard), it is given to the poor. Even if it is uncertain whether the produce was previously tithed (such as when buying fruit and vegetables at the market), ma'aser ani should be given to the poor.

Ma'aser Sheni

1 2 3 4 5 6 7

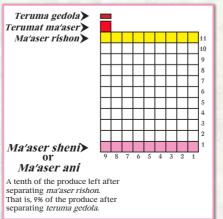
Ma'aser sheni (second tithe) is set aside from produce that grow on the first, second, fourth, and fifth years of the shemita cycle. In Temple times it was eaten in Jerusalem while in a state of ritual purity.

Todau

Nine percent of the yield is verbally declared ma'aser sheni. The sanctity of the ma'aser sheni is then transferred to a coin designated for this purpose. Once this is done, it is permissible to eat the ma'aser sheni. The coin assumes a sacred status.

Transferring the Sanctity of *Ma'aser Sheni* to a Coin Transferring the sanctity of ma'aser sheni produce onto money of equal value would cause significant loss, since the money could then not be used. For this reason, the Sages instituted that the sanctity of ma'aser sheni may be transferred to a coin worth one *peruta* (worth approximately 7 agorot; the American coin of the least value that can be used for this purpose is a nickel). This coin may not be used afterwards. It is kept until the 14th of Nissan (or in some opinions, the last day of chol hamoed Pesach) of the fourth and seventh year of the shemita cycle, and then it is destroyed.

If the sanctity is not transferred to the coin, the ma'aser sheni produce may not be eaten. It is important to keep track of the number of times one transfers sanctity of ma'aser sheni to the same coin, because the number of transfers is limited to the number of *perutot* that coin is worth.



To become a member of Beit HaOtzar:

- 1. Fill in your personal information in the marked sections of the loan agreements.
- 2. Select your preferred method of payment and fill in the payment details in the Payment Method section below.
- 3. Send the completed form to Torah VeHa'aretz Institute by fax, e-mail, or postal mail:
 - Fax: +972-8-684-7055
 - E-mail: machon@toraland.org.il
 - Mailing address: Torah VeHa'aretz Institute P.O.B. 18, Shavei Darom, D.N. HaNegev 8536500

I would like to become a member of Beit HaOtzar, run according to halacha by the rabbis of the Torah VeHa'aretz Institute.

The Beit HaOtzar Fund facilitates:

- Designation and handling of a coin for chilul ma'aser sheni and neta revay.
- A loan to a Levite for the purposes of ma'aser rishon.
- A loan to the Tzedaka committee for the purposes of ma'aser ani.

Each ma'aser is given to the appropriate people on its designated year.

First Name:	Last Name:
Address:	
City:	
Country:	Phone No
Email:	

Payment Methods:

The annual membership fee is NIS 80 (paid at the beginning of every subscription year), and can be paid either via credit card or check.

A. Credit Card Information:								
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Checks should be made out to HaTorah VeHaAretz

Signature:

In addition, I would like to donate and strengthen the Torah VeHa'aretz Institute and assist in building its permanent home

My donation:	No. of payments: