

Ma'aser Rishon Loan Agreement

AN AGREEMENT (hereinafter "this Agreement")

BETWEEN:

Mr./Ms. * [(hereinafter "the lender") OF THE FIRST PART

And Mr. _____ (the Levite) _____ (hereinafter "the Borrower") OF THE SECOND PART

Through his representative, Rabbi _____ (hereinafter, "the Representative").

The Representative confirms the loan at the sum of NIS _____ annually (as specified in the Beit HaOtzar membership form), and commits to repay the loan on the Borrower's behalf under the following terms:

The Representative confirms the loan at the sum of NIS _____ annually (as specified in the Beit HaOtzar membership form), and commits to 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) that the Lender gives to the Borrower throughout the year, starting from the time this Agreement takes effect.
2. It is agreed that the value of the fruits, for the purposes of this Agreement, will be equivalent to the sum of the loan.
3. The Lender commits to regularly give the *ma'aser rishon* in his possession to the Borrower and not to anyone else, which gives the Lender the status of *makar Levi* (close friend of the Levite).
4. The loan is subject to all of the ordinances of *Chazal* (*Gittin* 30).
5. This Agreement goes into effect upon the delivery of the financial commitment to the Borrower or his Representative.

Hereby signed on this date * [Day/Month/Year]

*
Borrower's signature

Lender's signature

Ma'aser Ani Loan Agreement (in Ma'aser Ani years)

AN AGREEMENT (hereinafter "this Agreement")

BETWEEN:

Mr./Ms. * [(hereinafter "the Lender") OF THE FIRST PART

And the Tzedaka Committee affiliated with Beit HaOtzar, represented by Rabbi _____ [hereinafter "the Borrower"] OF THE SECOND PART

The Borrower confirms his loan at the sum of NIS _____ annually (as specified in the Beit HaOtzar membership form) and commits to repay the loan under the following terms:

1. The loan may be repaid by the fruits of *ma'aser ani* (poor man's tithe) that the Lender gives to the Borrower throughout that particular year, starting from the time this Agreement takes effect.
2. It is agreed that the value of the fruits, for the purposes of this Agreement, will be equivalent to the sum of the loan.
3. The Lender commits to regularly give the *ma'aser ani* in his possession to the Borrower and not to anyone else, which gives the Lender the status of *makar ani* (close friend of the poor person). This commitment does not apply to charity money.
4. The loan is subject to the ordinances of *Chazal* (*Gittin* 30).
5. This Agreement goes into effect upon the delivery of the financial commitment to the Borrower or his Representative.

Hereby signed on this date * [Day/Month/Year]

*
Borrower's signature

Lender's signature

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:

”בְּרוּךְ אַתָּה ה' אֱלֹהֵינוּ מֶלֶךְ הָעוֹלָם
אֲשֶׁר קִדְּשָׁנוּ
בְּמִצְוֹתָיו וְצִוָּנוּ
לְהַפְרִישׁ תְּרוּמוֹת
וּמַעֲשֹׂרוֹת:”

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

🕒 3. What I am about to say applies to each type of produce separately:

- 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:

”בְּרוּךְ אַתָּה ה' אֱלֹהֵינוּ מֶלֶךְ הָעוֹלָם
אֲשֶׁר קִדְּשָׁנוּ
בְּמִצְוֹתָיו וְצִוָּנוּ
לְפָדוֹת מַעֲשֵׂר שָׁנִי:”



🕒 4. What I have designated as *ma'aser sheni*, 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.

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:

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Ma'aser Mehudar at Beit HaOtzar

“Bring all of your tithes
to the Beit HaOtzar ... and
I will shower endless
blessings upon you.”

Malachi 3:10

