

Using Ma'aser Money For Raffle Tickets

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Question: Many organizations hold raffle campaigns as fundraisers. May one use *ma'aser* money to purchase raffle tickets?

Answer: The Taz says that one can use *ma'aser* money to buy an *aliyah*. Since the money is going to *tzedakah*, he rules that it is permissible to use one's *ma'aser* money, even though one derives some personal benefit from it. (The Pischei Teshuva adds that if one wins an auction for an *aliyah*, he can only deduct from *ma'aser* the amount his bid outbid the previous top bidder, as that is the only profit *tzedakah* received from his purchase.) Similarly, Rav Moshe Feinstein says that one can count a charitable donation he made towards *ma'aser*, even though he received a tax deduction for it. Again, since the money went to *tzedakah*, it doesn't matter that the giver received some form of personal benefit as well. On the other hand, Rav Chaim Kanievsky says that if someone purchases a raffle ticket using *ma'aser* money, the ticket now belongs to *ma'aser*; therefore, if he were to win the raffle, the winnings must all be given to *tzedakah*.

Rav Moshe writes that there are two distinct kinds of raffle campaigns. In some raffles, the ticket has a real value and the purchaser buys it with the belief that he has a genuine chance of winning. Since this raffle ticket has real value, one should not use *ma'aser* money to purchase it. If he does, presumably Rav Moshe would rule like Rav Chaim Kanievsky, that any winnings would belong to *ma'aser*.

The second type of raffle is where there is not a large chance of winning and the ticket itself is not really worth anything. In such raffles, it can be assumed that the purchaser would have given his donation in any case, and the raffle ticket is just an added perk the organization throws in as an enticement. This case is comparable to the Taz's case where the individual is really giving a donation to the shul, and the *aliyah* is just a fringe benefit. Such a ticket can be purchased with *ma'aser* money. If the donor does end up winning, Rav Moshe says that he should give the cost of the ticket back to *ma'aser*. He also suggests that the winner should give the *ma'aser* from his prize to the organization he bought the ticket from.

The same rule can be applied to other forms of fundraising. For example, if an organization arranges a concert and sells tickets as a fundraiser, if the tickets have real value, one should not use *ma'aser* money to purchase them. If they don't have any real value and the price of the ticket is merely a "suggested donation", one could buy them with *ma'aser* money, although he should deduct any actual benefit he receives. If, for example, he eats at a school dinner and pays the couvert fee from *ma'aser*, he should deduct the value of supper at home from the amount he is taking out of *ma'aser*.