For further halachic inquiries please email ravsachchter@gmail.com
During these times when we are unable to gather in shul it is important to know that Yizkor may be recited without a minyan. However, it is even more important to understand and remember that the main function of the Yizkor recitation is to serve as a context in which to pledge to charity in the merit of deceased loved ones. As the Rambam (Hilchos Yom Tov 6:17) tells us, the true way to experience Simchas Yom Tov is through helping and donating to the less fortunate among us (see “True Simcha” on TorahWeb.org). This is even more critical at the present, as the Tanach teaches tzedakah (charity) is one way to bring salvation from death. In particular, those who were willing to spend thousands of dollars in order to celebrate Pesach in hotels with their families should certainly donate the money which they did not ultimately spend to charity.

The current crisis presents many issues of Jewish civil law and conflicts between parties as to issues of payments and refunds. There will be many factors for a Beis Din to evaluate. In general, proprietors of Pesach programs are paid both for the experience and goods they provide, and for their own expenses invested in preparing the program. When the program is canceled due to events outside their control, as in this situation, a Beis Din will have to assess how much of the money should be refunded and how much is justifiably kept to cover their own losses and to compensate them for the efforts already expended. A Beis Din will also factor in how much financial aid will be provided from the government or from insurers when calculating the reimbursement, among many other considerations.

Even if the letter of the law demands the proprietors do refund large sums of money, the program participants should keep in mind that the Jewish people are identified by mercy and compassion, and are commanded to go above and beyond in being sensitive to the needs and struggles of others. Sometimes, it is appropriate to demonstrate this mercy by forgiving a debt when it is clear that the debtor is truly struggling financially. As opposed to going to Beis Din to demand the full amount that is due to him, one should request of the Beis Din to make a just “psaharah”. (This does not mean “compromise” in the usual sense, such as assuming that the debt should be split in half. Rather, the just resolution is determined based on each scenario, with all its factors.) It goes without saying that it is prohibited to go to secular courts to retrieve money from another Jew.

Regarding payments made to yeshivos and children's schools, some parents have demanded refunds of tuition money. This is certainly an improper approach. The schools and yeshivos already cannot pay the salaries of the rebbeim and teachers. If we ask for reimbursements and remove our support, the schools...
will shut down due to the current and impending financial challenges. Rather, we must do our part to support the schools and yeshivos to the best of our abilities in order to ensure that they will be available to serve our communities when the epidemic comes to an end. Doing so would be considered tzedakah, for all purposes, and would certainly represent the attitude that our tradition demands at all times but especially in times of crisis and danger.