

SEPARATING TERUMOT AND MA'ASEROT

1. Make sure you have a coin that is worth enough *perutot* for several *chilulim* (redemptions). Members of Beit Ha'otzar have a designated coin located at the Beit Ha'otzar 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 מְלֶכֶךְ
הָעוֹלָם אֲשֶׁר קִדְּשָׁנוּ בְּמִצְוֹתָיו
וְצִוָּנוּ לְהַפְרִישׁ תְּרוּמוֹת
וּמַעֲשָׂרוֹת: ”

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 מְלֶכֶךְ
הָעוֹלָם אֲשֶׁר קִדְּשָׁנוּ בְּמִצְוֹתָיו
וְצִוָּנוּ לְפַדּוֹת מַעֲשֵׂר שְׁנִי: ”

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.

5785	5786	5787	5788
3 rd year to <i>shemitha Ma'aser ani</i>	4 th year to <i>shemitha Ma'aser sheni</i>	5 th year to <i>shemitha Ma'aser sheni</i>	6 th year to <i>shemitha Ma'aser ani</i>



For guidelines on separating *terumot* and *ma'aserot*, see our website below