

The Torah of Money

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Temple Shir Tikva

“*A TEM nitzavim hayom kulchem... No, no... Atem nitzavim HAYOM kulchem...*”¹

Moses is preparing for his big speech. Here he stands on the east bank of the Jordan River, preparing to share the words that will be his legacy for an eternity.

Put yourself in Moses’s position. Imagine how you must feel. You know, you’re looking pretty terrific for a 120 year-old. For forty years you’ve led your people through this desert wilderness, moving from one encampment to another. At each stop along the way, you’ve felt the poverty of Egyptian slavery slip a little further into history. Remember, a new generation of Jews has sprung up during this journey that is reaching its fortieth year. Oh, certainly, are some old-timers who remember the old days and how bad it was back in Egypt. But slowly, surely, a new generation has come to take their place – a generation of Jews who did not know the hardship of slavery.

What does this new generation know? The food they eat is the manna that they find when they wake up each morning. It tastes, says the Torah, like sweet cream on the tongue. And there it is every morning, just waiting to be gathered and served. The water they drink every day comes from the spring that seems to follow the camp everywhere. In its essences, these children taste the sweetness of the Garden of Eden.

Even in the desert, there is no danger of wildcats or scorpions; the pillar of fire from G-d has protected them at every turn. Even the clothes on their backs have not worn out. All their needs are tended to.

It wasn’t always like this, you think to yourself. Of course, no one has any desire to return to slavery, God forbid. But you can’t help indulging in a moment of nostalgia. Remember when you were a young man, running into the wilderness of Midian with nothing but the Egyptian royal robes on your back? God, it was just amazing to be alive. How you met your wife Zipporah at the well, defending her honor. She never had a chance; it was love at first sight!

And then there was the birth of your first child, Gershom. You and Zipporah and the baby... You didn’t have much back then. You worked for your father-in-law. You had little, and there were nights when the desert was cold and your bellies were empty, but you sure were happy. It was an idyllic time, long before plagues and miracles and commandments and fleshpots. The sheep – they never gave you any *tzuris*. Not like this generation of the wilderness!

Well, Moses, enough nostalgia. You have a speech give. *Atem NITZAVIM hayom kulchem...*

Suddenly your preparation is interrupted. “Um, Moses?” comes a voice. You look – you have visitors. Princes from two of the tribes, the tribes of Reuben and Gad.

“Moshe Rabbeinu, we have a question we’d like to ask.” They seem nervous. They won’t look you in the eye. “Yes, my children, what is it?” You’re anxious to get back to the speech.

“You see, teacher, we were talking this over. As you know, our tribes are farmers and ranchers. This land that we’re in now, these plains of Moab... Perhaps you’ve noticed how

¹ Deuteronomy 29:9

perfectly flat it is? How rich the vegetation is here? Why, it would be so perfect for our animals. Our flocks and cattle would graze and grow fat. We'd be rich in no time. What we're saying is... We would like your blessing to stay here, while our brothers and sisters in the other ten tribes cross over into the Promised Land. Let this be our Promised Land."²

Well, Moses, how do you respond? This is the sort of moment that leadership was made for. Forty years of wandering in the desert to get to this point – and now? These tribes are choosing to stay here, putting their comfort before their ideals? How do you feel? That speech you're preparing – “You stand today, all of you, before Adonai your God...” It sort of rings a little hollow now, doesn't it?



This is a sermon about money, and what it means in the Jewish tradition.

Money is always a hard topic to speak about; it's one of those things – like sex and politics and religion – that you're not really supposed to discuss in good company. And yet, this Yom Kippur, in some way we all come into the sanctuary with money on our minds. We come in with deep trepidation about jobs, mortgages, and budgets. We worry about our retirement accounts. We worry about our families – for our children's education and for the health care of our elders. There are so many unknowns. What will the ripple effects be for the world's economy? With all the talk about trillion dollar bailouts, home foreclosures, and America's most famous celebrity couple – Fannie Mae and Freddie Mac – money is on everybody's minds during these Days of Awe.

You remember the famous Chinese curse, “May you live in interesting times.” These, my friends, are certainly interesting times.

Maybe we should talk about something else. Perhaps money and Yom Kippur are completely antithetical to one another. After all, this is a day given over entirely to the spiritual.

And yet, it might come as a surprise that money is part of the Yom Kippur story from the earliest times. The Mishna, for instance, speaks about the elaborate service that the *kohen gadol* – the High Priest – would offer in the Temple in ancient times. On this day, “when the books of judgment are opened... there is also a book of *parnasah*, of economic and material welfare. After completing the atonement service, perhaps the pinnacle of Jewish religious life, the high priest offered a special prayer in the Temple, the major component of which is a request for a year of bounty,” a year of success and financial independence.³

In other words, money is spiritual in Jewish life. The most important text on the subject is this one, taken from the Talmud in Bava Batra:

Rabbi Yishmael said: Whoever wants to acquire wisdom should study the laws relating to money matters, because there is no Torah subject greater than this. It is like an ever-flowing stream. And whoever studies the laws of money matters should intern with Shimon ben Nannas.⁴

² The story is related in Numbers 32. Rashi's commentary – see 32:16 – makes clear that the issue at hand is affluence and material comfort.

³ Meir Tamari, *With All Your Possessions: Jewish Ethics and Economic Life*, 1987, p.29.

⁴ Mishna *Bava Batra* 10:8; translation from Danny Siegel. See his important book *Giving Your Money Away: Danny Siegel's Practical Guide to Personalized Tzedakah*, Pittsboro, NC: Town House Press, 2006.

Two observations about this striking text: First – of money, more than any other area of Jewish life, it is said, “There is no Torah subject greater than this.” And second, this area is considered so profound, that it is not enough just to study it. One should seek out profound teachers of the Torah of money – people like the saintly Shimon ben Nannas – and apprentice themselves to learn the sublime art and wisdom these teachers have to offer.

And money is ethics. It is one thing to speak of justice and fairness and generosity. It is quite another to look and see if our checkbooks reflect the values of our lips. That is why Rabbi David Saperstein teaches that the truest moral document of the United States is not the U.S. Constitution nor the Declaration of Independence. It’s the annual budget. Because that is where the true values and priorities of our country are spelled out.

So, on this Yom Kippur morning, I propose we use the headlines to reflect on our relationship to money. In particular, there are two sides to this and every coin. On one side, money is the greatest spiritual challenge of this generation of American Jews. And on the other, money is also the greatest spiritual opportunity of this generation as well.



First, Judaism does not shun money.

We think of Tevye, in *Fiddler on the Roof*. It turns out he had it right all along when he cried out, “Would it spoil some vast, eternal plan / If I were a wealthy man?”

You might have noticed that there is a general lack of Jewish monks and ascetics and vows of poverty. It is true that on occasion, you will come across a passage in the tradition that seems to say otherwise. For instance, in *Pirkei Avot* it is written, “This is the way of Torah: bread eaten with salt, water in measured quantities, and the floor shall be your bed.”⁵ But passages such as this are, for the most part, rare.

Instead, the mainstream Jewish tradition teaches that money, if we are lucky enough to have some of it, is a stroke of great luck. If you don’t appreciate it as a blessing, than it is, they say, like denying God. “In the world to come,” says the Midrash, “each of us will be called into reckoning for all the blessings of life that we did not enjoy in this world.” Isn’t it a marvelous tradition that we are a part of!

It is no coincidence that the main unit of money from the times of the Rabbis was called the *zuz*. The name comes from the verb *la-zuz*, which means “to circulate.” That means that in a healthy economy, the money needs to circulate from businessman to customer, from rich to poor, from Tzedakah-giver to Tzedakah-receiver. And perhaps, too, it means “to circulate,” because, the Rabbis remind us time and again, fortune is a wheel. There will be times when we are lucky to have money. There will be times when we have little. Such is life, and fate.



On the other hand, money is an enormous spiritual challenge. In fact, money and how we deal with it just might be the biggest spiritual challenge of this generation.

⁵ *Pirkei Avot* 6:4

Our society has been absorbed by a culture of competition to an astonishing degree, and it is very difficult to escape. Our neighbor Rabbi Harold Kushner tells the following tongue-in-cheek story:

Once there was a bright, high-achieving young man who went to a prestigious university, top of his class, *cum laude* all the way. His kvelling parents, who were so proud of his achievements, rewarded him with a trip to India and the Far East the summer prior to his senior year.

Well, you know how these things happen: In India he meets a guru who opens his eyes. The guru says, “My son, can’t you see that all material possessions are an illusion? Don’t you realize that you have sold your soul to the pursuit of achievement and success and acquisition? Don’t you realize that it is all vanity? That’s no way to live.” And so – oy! – the young man drops out. He leaves college, and the lures of success and achievement and all that behind. He calls his mother and father back in the suburbs to say that he’s not coming home; he’s staying in the ashram until he finds enlightenment.

Six months pass and his parents hear not a word from him. And then one day a letter arrives. It reads as follows: “Dear Mom and Dad. I know you weren’t happy with the decision I made to drop out of school, but I want you to know how happy I am here. For the first time in my life, I have found peace. Here there is no competition, no rat race, no trying to get ahead of everyone else. Here we are all equal and we all share. Here I have found my true self. As a matter of fact, Mom and Dad, I have so completely connected with my inner self, that in these past six months I’ve become the number two disciple in the entire ashram! In fact, I think if I play my cards right, **I can be number one by June!**”

In other words, it is one thing to try to divorce one’s self from a culture of competition; it is quite another thing to remove the competition from our souls. As the young man in the story shows us, one of the spiritual problems of a little bit of success is that it breeds an obsession for more success. Acquisition feeds a habit for more. That is why the most liberating word in our vocabulary is the word *Dayenu*: “It’s enough for me, what I have.”

The problem happens when we start to lose sight of the fact that fortune is a wheel, when we start to think we *deserve* what we’ve been blessed with.

The Chasidic tradition states this with startling directness. Consider the difference between a mirror and a sheet of ordinary glass. The glass is transparent; it can be used for a window, to see the world outside. A mirror is glass with silver coated on one side. What is the difference? Add a little bit of silver to the equation, and all anybody sees is himself.

Dr. Meir Tamari, the preeminent Orthodox authority on Jewish business ethics, teaches that this is the fundamental postulate of Judaism on money: “All wealth belongs to God, who has given it temporarily to us, on a basis of stewardship... Since Judaism is a community-oriented rather than an individual-oriented religion, this means that the group at all levels – communally, nationally, and internationally – is thereby made a partner in each individual’s wealth.”⁶ We thought we owned property? We thought our bank account was our own? We are holding it, all of it, on loan and in stewardship for God.

⁶ Tamari, p.36-37.

Now, this idea of stewardship is an extremely difficult notion for Americans to accept. It is not simply because of the legendary Puritan worth ethic that is so ingrained in American soil. The late, great author Kurt Vonnegut (*alav ha-shalom*) recognized that there is something different in the American mythos from every other cultural myth on earth. In his classic anti-war novel *Slaughterhouse-Five*, Vonnegut pointed out a startling fact about world folklore. Consider, he said, the cultures of the world, including Jewish culture. Each seems to have legends and myths of great sages who lived in abject poverty. Vonnegut, who died this past year, wrote:

Every other nation has folk traditions of men who were poor but extremely wise and virtuous, and therefore more estimable than anyone with power and gold. No such tales are told by the American poor. They mock themselves and glorify their betters. The meanest eating or drinking establishment, owned by a man who is himself poor, is very likely to have a sign on its wall asking this cruel question: “If you’re so smart, why ain’t you rich?”...

Americans, like human beings everywhere, believe many things that are obviously untrue. Their most destructive untruth is that it is very easy for any American to make money. They will not acknowledge how in fact hard money is to come by, and, therefore, those who have no money blame and blame and blame themselves. This inward blame has been a treasure for the very powerful, who have had to do less for their poor, publicly and privately, than any other ruling class since, say, Napoleonic times.⁷

In other words, it is un-Jewish to say – if you’re poor, it must be your fault; you’re just not working hard enough. Those are not the teachings of our Torah, nor are they the learned experiences of millennia of Jewish life, most of which knew extreme poverty.



So during scary times, what is a scared society to do?

Three things will keep us grounded.

First: **Realize our net worth is not our self-worth.**⁸ When you attend a lot of funerals, like I do, you realize there is no correspondence whatsoever between good portfolios and good lives. I’ve seen incredibly wealthy people who are also some of the most generous people I’ve ever met, and I’ve seen otherwise. I’ve met people of moderate means who have stretched to make gifts of Tzedakah because of the quality of their character and their values.

Second: **Cultivate an attitude of gratitude.** For the blessings that are all around us every day of life – for the people and things that we are lucky to have: A healthy attitude towards money means to be able to recognize so much of what we have is a gift.

Third: **Relearn the Jewish principles of Tzedakah, and live them.** Nine hundred years ago, Maimonides taught that 10-20% of earnings do not belong to us; they belong to Tzedakah. Giving, in Jewish tradition, is supposed to be habit-forming. I think of a woman I know in Jerusalem who has eight children. The last time I visited her, she said with a sigh, “There are so many needy people in the city now that I can’t leave the house with the children without being

⁷ Kurt Vonnegut, *Slaughterhouse-Five*, p.129.

⁸ The line is Rabbi Steven Z. Leder’s, from his *More Money Than God*, Los Angeles, CA, Volt Press, 2003, p.173.

completely weighted down with money. After all, I couldn't possibly pass a single needy person with my children in tow and not give – what kind of example would I be setting?" When we give, especially in the presence of our children and grandchildren, we show them how our values are not lip service, but guidelines of how to live our lives.

These three things – relearning the principles of Tzedakah, cultivating an attitude of gratitude, and recognizing that money is not the measure of our worth – these will help keep us grounded.

Let's return to Moses on that windswept plain, as he prepares to give his farewell address to the Children of Israel. Standing beside him are the princes of Reuben and Gad. They have asked to stay here, where everything is comfortable. They and their children and their animals will grow affluent. They think the manna will never run out.

Their fellow Israelites will not have it so easy. Joshua will lead them into the Promised Land, to fight, to till, to plow, and to sweat. Moses knows – because he's been in such a place before in his life, earlier, years ago – that what makes it a Promised Land is the promise of those sweet first fruits after all the hard work.

How does Moses respond?

He says, "If you do this – if you got to battle [alongside your brothers], every one of you, until the land has been subdued, then you shall be clear of your obligations – then, this land shall be your holding under G-d. But if you don't live up to your obligations, you will have sinned against Adonai, and know that your sin will overtake you. Build towns for your children and sheepfolds for your flocks – but do what you have promised."⁹ This will ground them. This will root them in responsibility, awareness, and seeing beyond themselves. This will teach them the Torah of Money.

Finally, Moses steps up onto the hilltop, and addresses the people. "*Atem nitzavim hayom KULCHEM: You stand here this day, ALL OF YOU, before Adonai your God: your tribal heads, your elders, your officials, all the men, women, and children of Israel – and the stranger, and the woodchopper, and the waterdrawer...*"¹⁰ Each and every member of this vibrant and interdependent web of a community, young and old, rich and poor alike. Each responsible for one another.

Adonai Eloheinu, Wellspring of Life and Blessing, bless us on this holy day. Seal us for our part in the Book of Goodness and Life, of Happiness and Health, of Sustenance and Prosperity. And may we rise to the challenge that comes with those privileges, to mark our society with the economic justice that was the hallmark of Your prophets. May our hearts only know kindness, our hands generosity, and our spirits grateful satisfaction in the year to come. And may we, as your willing partners, share our blessings with one another, and thus grow stronger together, to face whatever life has in store for the New Year ahead.

Amen.

⁹ See Numbers 32:20-32

¹⁰ Deuteronomy 29:9-10