

# What a Jew Believes - Practicing Faith in a Skeptical World

## Session 5

### The Money in My Pocket - Who does it belong to and what should I do with it?



#### Part One - Article of Faith

אָמַר רַבָּא: בְּשַׁעֲהָ שְׂמִכְנִיסִין אָדָם לְדִין, אוֹמְרִים לוֹ: נְשִׂאתָ וְנָתַתָּ בְּאִמּוּנָה

At the time a person is brought [before the heavenly court] to be judged, they [i.e. the judges] ask him whether he conducted his business affairs faithfully

#### 1. Talmud Shabbat 31a

Why is the question which deals with a matter of Bein Adam Lechaveiro asked first? It seems to me because the performance of many Mitzvot depends on this question. For one who performs a Mitzvah through a sin has not fulfilled his obligation for the Mitzvah. And it is written 'I am Hashem, who hates thievery in a sacrifice'. And the sages said if one steals wheat, grinds it and bakes it, and separates Chalah, how dare he make a Blessing? this is not a blessing, this is a disgrace. And one who made money not in accordance with Halacha, and he uses this money for Tzedakah or Chesed, or he buys Lulav and Etrog, Tefillin, Tzitzit, this will not be acceptable to Hashem. And therefore a person is asked first "Did

you do business honestly?” and only then they asked him about his observance of the Mitzvot.

## 2. Ktav Sofer

The commercial conduct of the talmid chakham must be truthful and faithful. His “yes” must be “yes” and his “no,” “no.” He forces himself to be exact in calculations when he is paying, but is willing to be lenient when others are his debtors. One is not to buy on credit when he has the wherewithal to pay cash, nor should one be a guarantor for a loan [thus becoming involved in others’ potential conflicts] or serve as a representative to collect others’. He should fulfill his obligations in commerce, even where the law allows him to withdraw or retract, so that his word is his bond, but if others have obligations to him, he should deal mercifully, forgiving and extending credit.

## 3. Rambam Hilchot Deot

A person’s entire income is determined on Rosh Ha-shana and confirmed on Yom Kippur, with the exception of expenses for Shabbat and holidays, and the expenses for one’s children’s education. With respect to them, if one spends less, he is allowed less, and if he spends more, he is allowed more.

## 4. Talmud Beitza 16a

And in truth, one who does business not with Emunah, demonstrates that he does not have Emunah in Hashem. For who is such a fool that believes that Hashem nourishes and sustains all creatures, and that nobody can take that which is designated for another person.

## 5. Sefer Shuva Yisrael

But when someone steals by falsifying his weights and measures, it is not due to his desire but rather due to a lack of faith in the God Who feeds and sustains by virtue of direct providence according to our actions. As such, it is a form of idol worship. That is why the Sages said that falsifying measures, even though it is only a branch of idol worship and far from the real thing, is nevertheless worse than sexual immorality, the chief form of a different kind of flaw, because lack of faith is more difficult to correct, and infringes on the honor of God.

## 6. Netziv

### The Torah and Wealth

כלל גדול הוא בדיני התורה בכל הענינים הנמנים על סוג הראשון: שבעל הממון הוא השליט היחידי על הונו וחילו, ולא הדין ולא הדיין חותכים את גורל רכושו. כך היא דרכה של תורתנו הקדושה שקנין הפרט הוא ברשותו של היחיד שקנינו שלו. וכמראה חוט השני בתוך ארג לבן, כך

## 7. Rav Yechezkel Abramski

וּבִשְׁנֵה הַשְּׁבִיעִת שַׁבַּת שַׁבְּתוֹן יִהְיֶה לְאֶרֶץ שַׁבַּת לֵה' שְׁדָךְ לֹא תִזְרַע וְכַרְמְךָ לֹא תִזְמַר:

But in the seventh year the land shall have a sabbath of complete rest, a sabbath of the LORD: you shall not sow your field or prune your vineyard.

שֵׁשׁ שָׁנִים תִּזְרַע שְׁדָךְ וְשֵׁשׁ שָׁנִים תִּזְמַר כַּרְמְךָ וְאַסַּפְתָּ אֶת־תְּבוּאָתָהּ:

Six years you may sow your field and six years you may prune your vineyard and gather in the yield.

וְקִדַּשְׁתָּם אֵת שְׁנַת הַחֲמִשִּׁים שְׁנָה וְקִרְאתֶם דְּרוֹר בְּאֶרֶץ לְכָל־יִשְׂרָאֵל יוֹבֵל הוּא תִהְיֶה לָכֶם וְשַׁבַּת־אִישׁ אֶל־אֶחָיו וְאִישׁ אֶל־מִשְׁפַּחְתּוֹ תָּשָׁבוּ:

and you shall hallow the fiftieth year. You shall proclaim release throughout the land for all its inhabitants. It shall be a jubilee for you: each of you shall return to his holding and each of you shall return to his family.

וְכִי־תִמְכְּרוּ מִמֶּכֶר לְעַמִּיתְךָ אוֹ קָנָה מִיַּד עַמִּיתְךָ אֶל־תוֹנֶה אִישׁ אֶת־אֶחָיו:

When you sell property to your neighbor, or buy any from your neighbor, you shall not wrong one another.

## 8. Vayikra 25

Meanwhile, Yeshiva's Levine calls in his journal article for what he describes as "an incentive structure in the workplace that would dissuade people from

wrongdoing." He gets quite specific, imagining a "carrot and stick" arrangement. One stick would be an expansion of the Sarbanes-Oxley Act of 2002, which mandated greater accountability for CEOs of publicly-owned companies, among other things.

Sarbanes-Oxley is not popular among free-market advocates. "I know," says Levine, "people involved in all this will say that they wanted to maximize shareholder value." But he thinks that today's capitalism needs to be a little more bounded [in order to protect the possible victims of its excesses](#). That term includes the poor man who mistakenly takes an impossible mortgage. But increasingly it may mean all of us. In regulating, says the rabbi-economist, "we have to imitate God, in the way He shows compassion and mercy when he deals with mankind."

## 9. The Financial Crisis: What Would the Talmud Do? Time Magazine

### **Part Three - Torah Rules for Financial Living**

In case one would think that envy, lust, honour and similar things are bad ways and remove a man from the world, and that one should separate oneself from them and go to the opposite extreme, so that one won't eat meat, drink wine, marry, live in a nice house or dress in fine clothes, but

dress only in sackcloth and hard wool .... one who follows this way is a sinner, for regarding a nazir it is written, "...and atone for him for that which he sinned by the dead, et cetera"; the Sages said that if a nazir,

## 10. Rambam Hil Deot

The Entire Sustenance of Man - All profits that he will earn this year in order to sustain himself are fixed. This is how much he will earn this year. And he must be cautious not to spend excessively because he will only be given what was fixed for him.

## 11. Rashi Beitzah 16

And he must be cautious not to spend excessively because he will only be given what was fixed for him.' This is a great moral lesson for our generation, because due to our great sins, many people violate Rashi's comments and don't pay attention to their expenditures and don't avoid excessive spending. There have been many victims of this terrible practice that eventually brings people to theft and corruption and to great embarrassment. And there are many causes for this evil practice. And the greatest cause is through [people] who are weak willed and do not see what the future will bring. And happy is the one who can harden his heart and pay no attention to pleading, and can run the household on a budget commensurate with their income, and not more.

## 12. Biur Halacha

1) We are obligated to be careful with regard to the mitzvah of charity to a greater extent than all [other] positive commandments, because charity is an identifying mark for a righteous person, a descendant of Abraham, our patriarch, as [Genesis 18:19] states: "I have known him, because he commands his children... to perform charity." The throne of Israel will not be established, nor will the true faith stand except through charity, as [Isaiah 54:14] states: "You shall be established through righteousness." And Israel will be redeemed solely through charity, as [ibid. 1:27] states: "Zion will be redeemed through judgment and those who return to her through charity."

(2) A person will never become impoverished from giving charity. No harm nor damage will ever be caused because of charity, as [ibid. 32:17] states: "And the deed of charity is peace." Everyone who is merciful evokes mercy from others, as [Deuteronomy 13:18] states: "And He shall grant you mercy and shower mercy upon you and multiply you." Whenever a person is cruel and does not show mercy, his lineage is suspect, for cruelty is found only among the gentiles, as [Jeremiah] 3:42] states: "They are cruel and will not show mercy."

The entire Jewish people and all those who attach themselves to them are as brothers, as Deuteronomy 14:1] states: "You are children unto God your Lord." And if a brother will not show mercy to a brother, who will show mercy to them? To whom do the poor of Israel lift up their eyes? To the gentiles who hate them and pursue them? Behold their eyes are pointed to their brethren alone.

## 13. Rambam Laws of Gifts to the Poor, 10

While it is obvious that the vast majority of loyal and observant Torah Jews deal honestly and correctly with their fellow men, a very small minority of criminal perpetrators suffices to cast sinister aspersions on all orthodox Jews and, what is worse, on orthodox Judaism as a way of life. The Chillul Hashem of a few individuals provides excuses for the doubter, and encourages the desecration of Torah learning, Torah education and Torah influence. To defraud and exploit our fellowmen, Jew or gentile, to conspire, to betray the government, to associate with underworld elements, all those are hideous crimes by themselves. Yet to the outrage committed, there is added another dimension, namely the profanation of all that is supposed to be held sacred by us as well as - in their heart of hearts - by the perpetrators themselves. What a sorry picture this is!

Suppose I have cheated my neighbor or my government and then I stand in the midst of a congregation of honest and decent men and women to recite the Kaddish which is the prayer for Kiddush Hashem in the world. What audacity! What a shame! Can there be a worse contradiction than the strict Shabbos observer who may also be a stickler for kashrus and who at the same time violates the spirit of Shabbos and Kashrus during the week with non-kosher money manipulations?!"

No white-washing, no condoning, no apologizing on behalf of the desecrators. Let us make it clear that anyone who besmirches the sacred Name ceases to be our friend. He has unwittingly defected from our ranks and has joined our antagonists, to make us all suffer in his wake. And – noblesse oblige - the more prominent a man has become in orthodox Jewish circles, the more obligated he must feel to observe the most painstaking scrupulousness in his dealings with the outside world. Let us proclaim, loud and clear that we shall have no part of such sickly 'Yiddishkeit'. Our aim is to strive for Kiddush Hashem. And in order to reach this goal we shall band together and march together, we and our children, with clean hands and pure hearts towards the dawn of geula, speedily in our days.

#### 14. Rav Shimon Shwab

Every time I read or see these sorry dispatches, I ask myself the same questions. How is it that brilliant people with more money than they'll ever need allow their hunger for even more money to cause them to lose everything? How much is

enough, and why are people willing to risk so much to get more? If money is so alluring, how is it that so many people of great wealth also seem so unhappy?

15. Harvard Business Review

אוהב כסף לא ישבע כסף.

One who loves money will never be satisfied by it

16. Kohellet 5,9