

# Your money and your life

How Jewish law reflects the spiritual reality of money

BY RABBI LEVY WINEBERG

**T**HE RELATIONSHIP BETWEEN A JEW AND HIS money was best put, I think, by Rabbi Meir of Premyslan (Chassidic rebbe, late 1700s) in his comment on the Rosh Hashanah prayers:

“Ribbono shel olam,” said he. “Master of the Universe: You above, and Meir’l (little Meir) here below, both know that if You were to wring out all the Jewish prayers of these two days, what You would extract would be one thing: gelt, money.

“But, Ribbono shel olam, You above, and Meir’l below both know, that if You were to wring out all the Jewish gelt, you would extract mitzvot and ma’asim tovim (good deeds).”

Paradoxical, isn’t it? Such single-minded pursuit of money, and such willingness to part with it for a good cause!

Is this a relatively new trait, perhaps inspired by centuries of galut (exile) insecurity? I think not. In fact its origins can be traced to Ya’akov Avinu. Under threat from his vengeful brother Esav and his band of brigands, Ya’akov still busies himself rounding up little jugs (akin to our styrofoam cups) which he had left behind. Yet he gives presents so lavish that they overwhelm even the greedy Esav, while he refuses all offers of reciprocal presents.

Let us see what the mystics say about this relationship, and follow that with a glance at its parallel in halacha.

When Avraham Avinu acquires the me’arat hamachpeilah, the property is said to “stand” (Bereishit 23:17) in the possession of Avraham. Rashi cites chazal’s interpretation that it “stood up”, ie, it rose in stature by entering Avraham’s domain. One’s “presence”, the aura of one’s soul, encompasses one’s possessions. Thus, G-d’s blessing that rested upon Ivov was “carried” to his beneficiaries via the coins that he gave them (Bava Batra 16a). Conversely, one



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should eschew the hospitality of the wicked (Mishlei 23:6-8), so as not to attract the miasma of evil that hovers over his fare.

The relationship works both ways, however. One’s possessions can have a beneficial or a detrimental effect on one’s soul. Honestly earned wealth, emanating from the very same heavenly “kitchen” as produces the manna for the righteous (Chagiga 12b), gravitates to and steers its owner towards good deeds. But wealth earned

illicitly or fixatedly, flowing from an impure source, plants evil in the mind of its owner, and will tend to deter and distract its owner from Torah study and the performance of good deeds.

Another connection between “your money and your life” flows from the teaching that each of us is allotted a part of this world to elevate, to reveal the G-dly energy found in it. Through a pattern of causes often indiscernible, Hashem leads us to

those physical objects with the sparks of G-dly energy that wait for us to redeem them. Our particular soul-quality matches the sparks that are its mission to elevate, which explains the respect that several Talmudic sages accorded to the wealthy (Eruvin 86a).

But will we indeed elevate our possessions or will they degrade us? That depends on how we earn them and on how we disburse them. This was in fact the underlying subconscious motive behind anti-Jewish economic oppression by foreign rulers through millennia. Their ultimate objective was to make it impossible for Jews to earn their livelihood honestly and respectably. This would in turn cause their Jewish subjects to gravitate to the impurity that flows from tainted money.

This also explains the deeper significance of depriving one’s fellow of his possessions through dishonesty, theft, or usury. The victim is deprived not only of physical wealth but of the related spiritual opportunities, which may be critical to his soul’s mission. And so our Sages opined, “One should be as judicious about a small copper coin, as with 10 000 shekel.”

How does halacha reflect these processes? Let us take the issue of usury as an example. The Torah prohibits us from charging interest on a personal loan to a fellow Jew. Our sages extended this prohibition to a whole range of transactions where the lender receives, in cash or any other consideration, more than he lent.

There is a halachic “workaround” that permits one to realise a financial benefit for advancing capital. Called a heter iska (“investment permit”), this device consists of a contract (drawn up before advancing capital) that converts the capital from a loan into an investment. It is in widespread use today.

Many Torah-observant people do not realise, however, that the original mitzvah of the Torah still stands: To help the needy, or even the affluent but cash-strapped, get through a financial rough patch by an interest-free loan. The heter iska is a rabbinic remedy for rabbinic prohibitions incurred (mainly) by business loans (whose technical details are beyond the scope of our discussion).

Before entering a loan agreement with one’s fellow Jew, one needs to consult a rav to ascertain whether this transaction should attract a profit, or should be a gemilat chesed (a kindness); and if it does deserve to be profit-bearing, under what terms it is permissible by heter iska. The rav can also assist with the required forms.

One fascinating aspect of these laws can be seen in a new light following our earlier discussion: I will explain it by way of a Chassidic take on a story about the ga’on Rabbi Akiva Eger (Hungary, mid-1700s). The wealthiest man in town was also its greatest miser. No cause, however noble or moving, would soften his heart or loosen his purse-strings. In addition, he was a loan-shark, and brought many of his brethren to financial

ruin. When he died, the local burial society was determined that his estate would make up for the deceased’s lapses. It charged an exorbitant sum for the funeral. The sum hardly burdened his estate, but vastly improved the health of the town’s charity funds.

The deceased’s children, who inherited their father’s character together with his vast wealth, took great umbrage but could do nothing about it. After the funeral, however, they decided to get even with the society by slandering them to the authorities. They claimed that their father was hated by the Jewish populace because of his close connections with the government. The Jews, they claimed, were so unpatriotic that they turned against anyone who fraternised with the authorities, even to the extent of extorting money from him for his burial.

The town’s rav Rabbi Akiva Eger was summoned to answer the charges. “Is it true that you charged a great deal more for this man’s funeral than you normally do?”

“Yes, answered the ga’on, but that is only because he ordered a different service.”

“How so?”

“Ordinarily, when a Jew is buried we don’t charge much for

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burial. After all, he requires a grave only as temporary “quarters”, because we will vacate our graves when will be resurrected. So, it’s a ‘short-term contract’. But the deceased was in the habit of charging interest on his loans. Our sages teach that usurers will not be resurrected. So his grave was for permanent occupation, and for a ‘long-term contract’ we charge more.”

On the face of it, charging interest seems far more innocent than other economic sins, since both lender and borrower agree to the terms. Yet it alone denies its practitioner the privilege of eternal life. Why the disparity?

One’s material possessions on their own are dead. When one uses them to serve Hashem, one connects them with Elokim Ha’im, and brings them to life. The usurer instead cuts his wealth off from this process, and with poetic justice, is himself cut off from the life-to-come.

So Reb Meir’l’s comment on the content of our prayer, leads us to a reappraisal of prayer, but even more, to a renewed appreciation of the value of that banknote in our pocket. ■

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