

## The Spirituality of Money

Money. What emotions does that word conjure up for you? Money.

When you hear the word “money,” do you feel happy? Guarded? Neutral? Perhaps it makes you anxious because you are worried that maybe Rav D is making a Kol Nidrei appeal tonight.

I am not.

That’s why we have our President Steve Blake. The volunteer who doesn’t get paid makes the ask. It’s much more effective that way...

I *do* want to talk about money tonight. It’s an integral part of who we are, how we behave, how we relate to other people and even how we relate to God. In one way or another, money exerts a huge pull on most of our lives.

Money is intensely spiritual in nature. That’s a Jewish claim. For Christianity, money and wealth are presented as spiritual roadblocks. We find in both the Gospels of Mark and Matthew that “It’s easier for a camel to go through the eye of a needle than for a rich person to enter the kingdom of God.”

Judaism, however, believes in the spirituality of the everyday. It doesn’t disagree with the Christian viewpoint wholesale. Rather, we are tasked to raise up our mundane activities so that we imbue them with holiness. We are tasked with controlling our impulses--the yetzer hara--by melding it to our better natures--our yetzer hatov. That’s why we say a brachah, a blessing, before eating--to transform a biological need into a spiritual opportunity. Food has an important ethical and spiritual dimension.

So does money. Large sections of the Talmud are dedicated to the ethics and spirituality of money, business and the ownership of land and portable goods. It

delineates the despair we feel when we lose something of value and don't expect to ever see it again.

Money even appears in our Yom Kippur liturgy. In the confessional, we speak about the sin of dishonest weights and measures. In the Unatneh Tokef, we question who will grow rich in this coming year, and who will become impoverished.

### **Scarcity**

Money is so important, that if we want to act better, feel better and live better, we need to understand how it impacts us. One of the most important insights about money is illustrated by a comment from sports hero Mohammed Ali, who died this past year. As a boy, I was fascinated by his oversized personality.

There was this moment when he came out of retirement to box again. A reporter on tv asked him something along the lines of: "Why are you coming out of retirement. Surely you don't need the money." To which Ali responded, "You can never have enough money in the bank."

"You can never have enough money in the bank."

This is one of the first lessons about money that most of us have been trained to believe--that money and human life are defined by scarcity, rather than abundance. We are trained to feel that we never have enough.

Scarcity generates fear. A story. Lisa is one of my neighbors. After her dad died while Lisa was still young, money got tight. Her mother was struggling, but kept up a brave face for Lisa. One day though, Lisa had to bring something into her mother's bedroom. There on her nightstand was a little note her mom had written. "I really don't like money, but sometimes it quiets my nerves."

Scarcity generates anxiety. It makes us worry that we won't be able to care for ourselves. It drives desperation, and desperation makes us behave poorly. Just ask any cornered rat.

Scarcity also tends to increase vicious competition as opposed to healthy competition. In the West, we've come to accept scarcity, and fierce competition for a limited pie as a natural state of the world. We invoke Darwin to speak of survival of the fittest in monetary terms. This mindset around scarcity encourages many people to behave poorly to "get their slice of the pie." A belief in scarcity countenances this and lets us justify bad ethical decisions. As we will see in another moment, even when we have plenty, this mindset can lead us to engage in ugly behavior.

### **The Virtue and Indifference of Money**

At the same time, in many societies, past and present, money has been associated with virtue. Those who have more money are thus more virtuous. Is this so?

There's an interesting TED talk I saw that melds our feelings of scarcity with our belief that those who have money are more virtuous. In a series of experiments at UC Berkeley, Paul Piff and colleagues designed an experiment with a rigged game of monopoly. Let's not forget that Monopoly itself is a game of scarcity created to teach about the sort of outcomes that occur when scarcity is built into the system. Thus, in Monopoly, the only way I win is by having you lose.

At the beginning of the monopoly game in Piff's experiment, a coin toss determined which player would be richer. The coin toss winner would start out with twice as much money, and could roll two dice each turn instead of one. Not surprisingly, the players who started with more money and two dice quickly dominated their games, circling the board faster and buying property more quickly.

What may not have been so apparent though were the changes in behavior that Mr. Piff observed. The players who had more money and land consistently acted with less empathy or compassion. They would eat more pretzels that were set on the table than the losing player. They'd move their play piece more loudly. When given the opportunity, they would also cheat at twice the rate as the poor players. Yet when they were asked about their experience playing the game, they didn't talk about the advantages they started out with or their ethical lapses, but ascribed their success to their own game strategy.

This scarcity mindset toward money therefore has numerous negative outcomes. It generates anxiety and disease. It makes us feel less satisfied with what we do have, and less able to perceive what other assets we have. It makes us less compassionate even as it makes us more detached from the suffering of others. It causes us to harm the earth. It makes us behave poorly, and even can turn us into cheaters and liars, as the monopoly game and other research demonstrates.

Over the past year, I have read a fair bit on the psychology of money, and over and over again, studies show that the more we have, the less compassionate we tend to be. This is not to say that those of us who are wealthy are bad; it merely highlights some of the spiritual dangers of money. The Torah itself understood this phenomenon. In the eighth chapter of Deuteronomy, God warns the Israelites that once they enter the land of Israel:

You may say to yourself, "My power and the strength of my hands have produced this wealth for me." But remember the Lord your God, for it is he who gives you the ability to produce wealth, and so confirms his covenant, which he swore to your ancestors, as it is today."

Wealth is a blessing, but only if we keep it in perspective. Understanding that there is a larger context to our wealth--whether that is God or privilege--can help us remain compassionate.

## **The Abundance Mindset**

So we can see the spiritual and social dangers that the scarcity model produces, but what if “that’s just the way things are?” What if there’s not enough to go around? What if, like in Monopoly, the only way I can get mine is by keeping you from getting yours?

Fortunately, recent science paints a different picture. Over the last several decades, we have learned much more about the natural world. While it is true that competition and scarcity does define part of the natural world, more and more we have come to understand that cooperation and collaboration play an essential and arguably larger role in the survival of species and groups. We’ve learned about the altruism gene. We’ve come to see how cooperation and collaboration creates wealth and opportunity for all. We’ve even discovered that viewing the world from a mindset that sees abundance and opportunity rather than scarcity can be transformational.

Lynne Twist in her book, *The Soul of Money*, tells the story of Bangladesh. This Asian country the size of Iowa is now home to some 170 million people. In the 1900’s foreign countries came in and stripped it’s forests. In the 1970’s, it was the second poorest country in the world. Massive infusions of foreign aid actually worsened the situation, as the Bangladeshis came to believe that they were a hopeless people who could not be self-reliant. Around that time, the Hunger Project began to get involved. Based on other successes, they partnered with local Bangladesh leaders to create Vision, Commitment and Action workshops. Across their country, people repeatedly gathered in dusty, grassless parks. In these barren places, they were asked to imagine what a self-reliant and self-sufficient Bangladesh would look like. They were asked to imagine what their country would look like if it was known for its art, music and poetry and if it were a country that could contribute to the globe rather than being the world’s begging bowl. Again and again, people broke down into tears while engaged in these exercises. Then, remarkably, they returned to their villages and mobilized their

communities. Instead of focussing on what they lacked, they took stock of the assets they did have. They had a desire to make things better. They had a willingness to work hard and to share their meager savings to buy the tools that would allow them to plant and irrigate fields.

Forty years later, Bangladesh has been deeply transformed. Its per capita GDP has gone from a couple of dollars per year to over a thousand dollars. If America had seen the same gains, the average household income would be \$3.5 million per year. More importantly, Bangladesh today is a country proud of its poetry and art. It is a country whose empowered people understand that they are resourceful and that when working together, everyone's boat rises. It is considered one of the N11--one of the next eleven countries situated to become some of the world's largest economies.

Collaboration creates prosperity and success.<sup>1</sup> That understanding lies at the heart of successful businesses, enterprises and even synagogues such as Neveh Shalom. Yes, parts of their operations must approach the world from a competitive lens. Yet it is the ability of teams to work together, as LeBron James repeatedly stated last year--and as social science has confirmed--that leads to success, especially in competitive environments.

### **Overcoming the Scarcity Mindset**

So we have seen from both current science and recent history that collaboration and operating from a place of abundance helps organizations, and even countries like Bangladesh.

Having a scarcity mindset is a choice we make, and one we can change. What can we do to change that in our own life? What can we do so that we can live richly and abundantly in the present moment? So that we replace our fears of scarcity with a sense of sufficiency? Let me be clear, there is nothing in Judaism

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<sup>1</sup> [http://www.socialmediatoday.com/content/socially-driven-collaboration-part-2-social-business-research-study?utm\\_source=Oracle&utm\\_medium=multi&utm\\_campaign=socbizresearchCollab&reference=Oracle](http://www.socialmediatoday.com/content/socially-driven-collaboration-part-2-social-business-research-study?utm_source=Oracle&utm_medium=multi&utm_campaign=socbizresearchCollab&reference=Oracle)

that discourages us from attempting to achieve more financially. But we are required to feel abundant even in that attempt.

That's why we state 100 blessings of gratitude everyday. It attunes us to how blessed we are and how much we already have. As it says in Pirke Avot, "aizehu ashir? Hasameach b'helko." Who is wealthy? The person satisfied with their current situation.

If we can't find a way to feel content with the present--even as we rightly strive to make improvements--if we can't feel content today, the achievements of tomorrow are very unlikely to make us any happier. The horizon of desire, after all, always stays at the edge of our vision.

One of Judaism's essential and peculiar insights is that the ultimate property owner and person of wealth is God.

Everything ultimately belongs to God, and the reason we recite a blessing before eating is twofold: to recognize that God creates all food, and to show that we are taking it from God with permission. We don't even own our bodies. They belong to God, and are on loan to us. This strange perspective helps us not to over-identify with material objects. Everything, and life itself is on loan.

Not surprisingly, Judaism therefore instructs us to give 10% of our money to tzedekah. Just as God gives everything to us, we are expected to emulate that generosity.

One lesson from tradition sums up much of the above points and demonstrates so much of what Judaism wants to teach us about money. There's a law that if someone is on the public dole and getting food assistance (the *tamchui*), that person is still obligated to give charity.

We learn four things from this:

1. A person should never be made to feel powerless just because they receive support.
2. No matter how many bills we have, we still need to give tzedekah. Related to this idea,
3. We all have something to share. Our resources make a difference.
4. If we each have something to share, then we can live from a place of sufficiency rather than scarcity. There are many sorts of assets, and money is only one type of giftedness.

The ability to give money to tzedekah actually transforms our experience of our own capacities and resources. Some of the most memorable things I can remember using my money for have been charitable giving. Knowing I helped continues to provide me with satisfaction long after the money has been given. Tzedekah gives us a sense of expansiveness; or rather, it does when we view the world as a place characterized by sufficiency rather than scarcity.

Over the past year, I shared one of the most beautiful stories about tzedekah that I know with a handful of congregants. Allow me to retell it, particularly because I myself am hearing something new in it this year.

My grandfather was a volunteer fundraiser for a communal Jewish precursor to the UJA. One of his favorite visits each year was to a very wealthy family. They were genuine philanthropists, and took such pleasure in writing out six figure checks for him. Year after year, my grandfather would visit them. Then the Great Depression hit, and things turned bad. The family lost its manufacturing business, and my grandfather didn't want to embarrass them. He skipped the visit that year. Well, he did, that is, until he ran into the father on the street who told my poppa, "we haven't seen you this year for our annual visit." Poppa said, "I'll stop by tomorrow."

When he arrived, there on the kitchen table was a very large glass pickle jar. It was filled to the brim with nickels, dimes and quarters. The gentleman told him this story. "After we lost our business, we were of course devastated at first. As



we were talking, we were most disturbed about how we would be able to make our annual contribution to those in need. We hit on this plan. Everyone in the family, grown ups and kids, decided we would all skip lunch this year, and save that money for tzedekah.” The man presented that pickle jar to my grandfather, beaming just as when he had written out those very large checks.

Whenever Grandpa would tell us that story, he would conclude, “That was the largest donation I received that year.”

But it’s only now that I’ve come to see more deeply the wisdom of this family. They had internalized our Jewish values and gained spiritual freedom as a result. Where they happy that the Great Depression came and wiped out their business? Of course not. But they remained happy with their lot. Rather than moan about all they had lost, they looked at the resources they had available to them. Their value to make a difference was perhaps one of their strongest resources. It allowed them not to take pity on themselves, but to actually find a new way to give within their current capacities. They were willing to sacrifice, because they understood how powerful energies flow to those willing to give something up for a greater cause. The knew that just as when they were wealthy, all that they had still belonged ultimately to God, and that it must therefore be used for noble ends.

My grandfather learned from their example. A representative from the Leo Beck School came to tell his synagogue about their work in Israel. Poppa was moved, but of course, he had a budget. So he took a paper napkin from the table, and figured out how much he could give if he quite smoking. On that evening, after many years where smoked a pack a day, he went cold turkey. I never saw him smoke.

We tend to think we’ll have more if we hold on to our money. Sometimes that’s true. For most people in the Great Depression and a great many people in the Great Recession, it was not true. In Mohammed Ali’s case, holding out for a little

more cost him a lot. Most likely, his Parkinson's disease resulted from the additional head trauma he suffered by returning again and again to the ring.

Mother Theresa, who knew something about the world's poorest people, once remarked that "the poverty of the soul in America was deeper than any poverty she had seen anywhere on earth."<sup>2</sup>

That's the power of the spirituality of money. If we follow a spiritual awareness that views the world as a place that is lacking and insufficient, then our souls will follow suit. And we will impoverish our souls by filling them up with fear and indifference. We'll steal twice as many pretzels because we think we deserve them, but we will not be satisfied. We'll take a few more punches to the head-- and to the heart. And that will make all the difference.

But if on the other hand we practice a spirituality of abundance: We will remember that we were made in the divine image. We will then count our blessings and come to appreciate all that we have now. We will train ourselves to be happy with our lot. We will carry our spirits with a bit more expansiveness, and perhaps that will help us to better see the great wealth entrusted in everyone of our souls. We will come to see, that just as we can raise up our food by reciting a kiddush or a motzi, how we use our money can also be a blessing.

May this be a year of abundance for all of us. May we have sufficient food, sufficient health, and sufficient companionship. May we learn to count our blessings and be grateful for what we have.

If we can do all that, it pretty much seems like we will have written ourselves into the book of life.

Ken Yehi Ratzon.

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<sup>2</sup> p. 138, Lynne Twist