

Wealth, Poverty, and Purpose

In one of his most famous radio bits¹, Jack Benny was accosted by a mugger who said, at gunpoint: “This is a stickup. Now come on. Your money or your life!” After a long pause, the mugger got impatient and said, “Look, bud! I said your money or your life!” To which Benny replied, “I’m thinking it over!”

Of course it’s laughable to think one could be torn between those two options. But as with all good comedy, there’s a deeper truth there. Even when the economy is in good shape, even when the issue of raising taxes by how much for how many isn’t on the table, money is on our minds a lot. So much is tied up with money: our livelihood, our future, our self-worth, our ability to pay the bills and support our family. Unless we stop to come up for air, it’s easy to get caught in the current of “more money is better,” and simply pursue it as an end in itself.

American consumer culture probably doesn’t help. A flood of marketing seduces us into thinking that we can be happy and content if we just buy the newest gadget, invest in the latest fad, keep up with the proverbial Joneses.

A recent study of the wealthiest Americans² revealed some important truths that challenge the conventional wisdom on money. The study was called “The Joys and Dilemmas of Wealth,” but it focuses mostly on the dilemmas, since the joys are, well, obvious. The wealthy subjects of the study are described as:

a generally dissatisfied lot, whose money has contributed to deep anxieties involving love, work, and family. Indeed, they are frequently dissatisfied even with their sizable fortunes. Most of them still do not consider themselves financially secure; for that, they say, they would require on average one-quarter more wealth than they currently possess.³

There’s something about wealth, it seems, that can create an infinite dissatisfaction loop. As one writer put it:

¹ The Jack Benny Show, March 28, 1948. Benny’s radio persona was famously cheap.

² (who were willing to respond to this survey)

³ Graeme Wood, <http://www.theatlantic.com/magazine/archive/2011/04/secret-fears-of-the-super-rich/8419/>

...just as the human body didn't evolve to deal well with today's easy access to abundant fat and sugars, and will crave an extra cheeseburger when it shouldn't, the human mind, apparently, didn't evolve to deal with excess money, and will desire more long after wealth has become a burden rather than a comfort... Most of us, for instance, occasionally spoil ourselves with outbursts of deliberate and perhaps excessive consumption: a fancy spa treatment, dinner at an expensive restaurant, a shopping spree. In the case of the very wealthy, such forms of consumption can become so commonplace as to lose all psychological benefit: constant luxury is, in a sense, no luxury at all.⁴

To put it in sort of religious terms, this dilemma of wealth results from the blurring of the line between sacred and profane, between special and ordinary. Without peaks and valleys of luxury and routine, luxury *becomes* routine. And then happiness and enjoyment fade.

The philosopher John Locke, who inspired our Founding Fathers, framed the purpose of government as the protection of "life, liberty, and property." Our Founders had the wisdom to modify it: in the Declaration of Independence, they called it "life, liberty, and the pursuit of happiness," instead. Unfortunately, sometimes we equate the pursuit of happiness with the pursuit of money or property, and we miss the bigger picture that our Founders, and indeed our Jewish tradition, had in mind.

None of this is to say that money itself is base or profane. Money is neither good nor evil; it is neutral, a tool whose morality depends on who wields it. It is our task to wield it responsibly, and with purpose. This, I believe, is the bigger picture of money that Jewish tradition has had in mind for centuries. It is perhaps best expressed by two biblical paradoxes, one about poverty, the other about wealth.

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First, the poverty paradox. In the book of Devarim (Deuteronomy), *parshat Re'eh*, the following three statements occur in a span of only seven verses:

⁴ Ibid.

There shall be no needy among you...
If, however, there is a needy person among you...
There will never cease to be needy ones in your land...⁵

As Rabbi David Stern has taught of this passage, we live in the existential tension between those verses. We grasp at the promise of a land with no needy: that is the eternal Jewish hope. But we also face the persistent reality of those who have less than enough. And to the question, “What does that have to do with me and my money?” God has an answer ready:

...do not harden your heart and shut your hand against your needy kinsman. Rather, you must open your hand and lend him sufficient for whatever he needs.⁶

From a God’s-eye view, we are all responsible on some level for the financial wellbeing of our fellow citizens. When they fall on hard times, it’s up to us to help them through it. And since “there will never cease to be needy people in our land,” we are always under obligation to give. From a Jewish perspective, the right spiritual orientation toward money is clear: to be a Jew is to care about the needy, and to use your money as a tool to move us all toward the Torah’s ideal vision of a land where “there shall be no needy among us.”

The theology underlying this Jewish view of poverty is evident in the words of Devarim:

When you have eaten your fill, and have built fine houses to live in, and your herds and flocks have multiplied, and your silver and gold have increased, and everything you own has prospered, beware lest your heart grow haughty and you forget the Eternal your God...and say to yourselves, “My own power and the might of my own hand have won this wealth for me.” Remember that it is the Eternal your God who gives you the power to get wealth, in fulfillment of the covenant that God made on oath with your ancestors...⁷

⁵ Deuteronomy 15:4,7,11

⁶ Deuteronomy 15:8.

⁷ Deuteronomy 8:12-14,17-18.

Maybe that's why Jews are disproportionately philanthropic compared to the general American population. Perhaps we've internalized this belief that wealth is a divine gift, and we are its stewards. I pray that this Yom Kippur be a time of reconnecting with the sense that money, which is bestowed by something greater than ourselves, comes with a responsibility to something greater than ourselves.

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Second, the existential paradox of wealth. An article in *The Atlantic* about the wealth survey ended on a somewhat dark note. "If anything," it says,

the rich stare into the abyss a bit more starkly than the rest of us. *We* can always indulge in the thought that a little more money would make our lives happier--and in many cases it's true. But the truly wealthy know that appetites for material indulgence are rarely sated. No yacht is so super, nor any wine so expensive, that it can soothe the soul...."⁸

In other words, no amount of money can blunt the sharp truth of our mortality. It reminds me of the stark lessons of the book of Kohelet (Ecclesiastes). For example:

A lover of money never has his fill of money, nor a lover of wealth his fill of income. That too is futile. As his substance increases, so do those who consume it; what, then, does the success of its owner amount to...? A worker's sleep is sweet, whether he has much or little to eat; but the rich man's abundance doesn't let him sleep.⁹

As you can see, the wealth survey merely confirmed what our wisdom tradition has known for millennia: at a certain point, more wealth leads to more anxiety, not happiness. That's why Rabban Gamliel said, 2,000 years ago, "One who increases property increases worry."¹⁰

⁸ http://www.theatlantic.com/magazine/archive/2011/04/secret-fears-of-the-super-rich/8419/?single_page=true

⁹ Eccl. 5:9-11.

¹⁰ Mishnah Avot 2:7; in other words, "mo' money, mo' problems..."

Kohelet goes a step further, deep into murky existential waters: not only does wealth lead to anxiety, but in fact its acquisition is empty and apparently pointless. In Kohelet's words:

I multiplied my possessions. I built myself houses and I planted vineyards. I laid out gardens and groves, in which I planted every kind of fruit tree. I constructed pools of water, enough to irrigate a forest shooting up with trees. I bought male and female slaves, and I acquired stewards. I also acquired more cattle, both herds and flocks, than all who were before me in Jerusalem. I further amassed silver and gold and treasures of kings and provinces; and I got myself male and female singers, as well as the luxuries of commoners — coffers and coffers of them. Thus, I gained more wealth than anyone before me in Jerusalem... Then my thoughts turned to all the fortune my hands had built up, to the wealth I had acquired and won — and oh, it was all futile and pursuit of wind; there was no real value under the sun!¹¹

Kohelet, thought to be King Solomon, amassed the largest fortune in the known world. And yet, in his eyes, it amounted to nothing, to emptiness and futility.

But Kohelet is not one-dimensional, and here's where the paradox comes in. On one hand, as we've just seen, Kohelet dismisses all mortal pursuits of wealth as folly, a futile grasping at wind. But on the other hand, it repeatedly urges us to enjoy it while we can:

[Man] must depart just as he came. As he came out of his mother's womb, so must he depart at last, naked as he came. He can take nothing of his wealth to carry with him. So what is the good of his toiling for the wind? ... Only this, I have found, is good and desirable/beautiful: that one should eat and drink and get pleasure with all the gains he makes under the sun, during the numbered days of life that God has given him; for that is his portion.¹²

Eat, drink, and be merry, as the popular version goes, because you can't take it with you. Money isn't everything, but it's something. It can't solve all our problems or

¹¹ Eccl. 2:4-9,11.

¹² Eccl. 5:14-15,17. Cf. 2:24, 8:15, 9:7-9.

guarantee a meaningful life, but if used right it can bring us some joy. So, Kohelet tells us, enjoy it while you're here.

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To be a Jew is to embody these paradoxes. To use our means to celebrate with those we love and gain enjoyment for however briefly we are residents here. And, at the same time, to use our means to help alleviate the suffering of others in poverty.

Kohelet and Devarim, enjoyment and responsibility, pleasure and purpose. This is not multiple choice: these are the necessary components of a fulfilling human life, one in which money is a tool for bringing goodness into the world. Goodness for ourselves and goodness for others. Put simply, when it comes to money, Judaism urges us to do *good* and to do *well*.

This Yom Kippur, let us make an accounting of our souls even more thorough than our annual accounting of our pockets. May we grow in the wisdom that allows us to live within these paradoxes. Let us use our means to find enjoyment with family and friends in this mortal life. Let us also use them to bring us closer to the day when there shall be no needy among us, when all may enjoy the bounty of this world.

g'mar chatimah tovah,

May we all be sealed for a year of prosperity, generosity, and blessing.