

THE SACRED EXCHANGE

CREATING A JEWISH MONEY ETHIC



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• **CCAR CHALLENGE AND CHANGE SERIES** •

HOW MUCH IS ENOUGH?

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The incomparable George Carlin is fondly remembered for his iconic “A Place for My Stuff” routine:

That’s the whole meaning of life, isn’t it? Trying to find a place for your stuff. That’s all your house is—your house is just a place for your stuff. . . . That’s all your house is; it’s a pile of stuff with a cover on it . . . a place to keep your stuff while you go out and get *more* stuff. Sometimes you’ve gotta move, you’ve gotta get a bigger house. Why? *Too much stuff!*¹

Carlin was addressing a concern limited to affluent people prior to the advent of industrialism, but since then to a far broader swath of society. An early warning flare of the corrosive nature of materialism was raised by the early twentieth-century British economic historian and social critic R. H. Tawney, who coined the term “the acquisitive society” to title a book in which he claimed that capitalism and the modern industrial society promote selfish individualism and fuel insatiable materialism.² He further argued that highly skewed income distribution in a society “diverts energy from the creation of wealth to the multiplication of luxuries, so that, for example, while one-tenth of the people of England are overcrowded, a considerable part of them are engaged . . . in making rich men’s hotels, luxurious yachts, and

motorcars.”³ While capitalism and industrialization may have teamed up to promote a higher level of materialism than previously possible in human history, that level pales in comparison to what we find today. What is more, given human nature and our complicated relationship with coveting, satisfaction, and gratitude, Tawney’s observation was hardly novel.

When the Torah inveighed against coveting, elevating the prohibition to the tenth of the Ten Commandments (Exod. 20:14; Deut. 5:18), the lives we live today and the extent of our preoccupation with possessions were hardly imaginable.⁴ Now, in the twenty-first century, scientists are unsure whether craving “stuff” is baked into our biology or triggered by socially generated emotions. Chief among those emotions are the fear and shame we feel when we compare our status and possessions unfavorably to those of others. What is clear is that advertising has developed far beyond its original mission of fulfilling needs to become an industrial mammoth that creates and nurtures needs we never knew we had. Advertising cultivates in us a deep dissatisfaction that gives rise to “affluenza,”⁵ the socially transmitted epidemic disease of consumerism, whose symptoms include anxiety, debt, and waste.⁶

The Christian socialist Tawney had opined, “A society is rich when material goods, including capital, are cheap, and human beings dear: indeed the word ‘riches’ has no other meaning.”⁷ His observations and warnings echo those articulated by Jewish thinkers long before capitalism and industrialism democratized excess.

The desire for wealth and material possessions and the attribute of cupidity are universally human qualities; they are by no means the exclusive province of any one society or epoch. However, the moral valence assigned to wealth, generosity, pleasure, satisfaction, and gratitude represents cultural values. Jewish tradition has long engaged in an ongoing conversation concerning the nature and effect of coveting, the meaning and purpose of wealth, and appropriate sources of pleasure and satisfaction. The fruits of that conversation help each of us, in every generation, wade through the swamp of human experiences and

emotions that provoked Tawney, Carlin, and many others to weigh in on the challenge of wealth and materialism for both individuals and societies.

Coveting: What It Is and What Might It Cause Us to Do?

Genesis explains that humanity's foray from the protected Garden of Eden out into the world was spurred by desire: the people longed for the fruit of the Tree of Knowledge. Desire motivates action, but envy is a particularly powerful and dangerous form of desire. People have long pondered the meaning of the last of the *Aseret HaDib'rot* (Ten Commandments), which prohibits coveting, but rarely does anyone question the pernicious and dangerous nature of coveting. Each of the two versions of the prohibition on coveting in the Torah employs a common verb, but the second version also employs an additional verb:

You shall not covet [*tachmod*] your neighbor's house: you shall not covet [*tachmod*] your neighbor's wife, nor male nor female slave, nor ox nor ass, nor anything that is your neighbor's. (Exod. 20:14)

You shall not covet [*tachmod*] your neighbor's wife. You shall not crave [*titaveh*] your neighbor's house, or field, or male or female slave, or ox, or ass, or anything that is your neighbor's. (Deut. 5:18)

What do *tachmod* and *titaveh* mean, and how are they distinguished from one another? It is rare for Torah to legislate or prohibit an emotion, this being virtually impossible to judge and enforce.⁸ Does Torah forbid an emotion or a behavior here? And in forbidding coveting, what emotional and behavioral fallout is Torah seeking to prevent?

In a fascinating and moving discussion of funerary practices in the second century, the Babylonian Talmud, *Mo-eid Katan* 27, grapples with the confluence of class distinction and the envy such distinctions arouse within the Jewish community and the emotional pain of shame and embarrassment that ensues:

Our Rabbis taught: Formerly, they would bring food to the house of mourners in following manner: to the rich, in baskets of gold and silver, and to the poor, in wicker baskets made of peeled willows. And the poor people were ashamed. The Sages, therefore, instituted that all should be provided with food in wicker baskets made of peeled willows, out of deference to the poor.

Our Rabbis taught: Formerly, they would provide drinks to the house of mourners in the following manner: to the rich, in white glass [which was very expensive], and to the poor, in colored glass. And the poor people were ashamed. The Sages therefore instituted that all should be provided with drinks in colored glass, out of deference to the poor. . . .

Formerly, the expense of carrying out the dead was harder on the family than the death itself; the family therefore abandoned the corpse and fled, until Rabban Gamliel [president of the Sanhedrin] disregarded his own dignity and had his body carried out in flaxen shrouds. Afterward, all the people followed his lead and had themselves carried out in flaxen shrouds. Rav Papa stated: And nowadays, all follow the practice of being carried out even in a paltry shroud that costs but a *zuz*.⁹

Rabban Gamliel, the leader of the community, who came from a wealthy family, renounced the luxuries available to him and his family in connection with burial and mourning practices in order to prevent poor Jews from feeling ashamed that they could not provide the same for their beloved deceased. He thereby established a premium on simplicity and modesty in burial that remains to this day.

The Mishnah evinces concern for envy Jews might arouse among their non-Jewish neighbors as well, because jealousy could spell danger for Jews. *Mishnah Sotah* 9:14 reports that the Rabbis prohibited "the bridegroom's crown" during the war of Vespasian and "bride's diadem" (likely a tiara) during the war of Titus, banning a display of decorative opulence the bride wore on the occasion of a wedding celebration during particularly precarious times.

It appears that this passage in the Mishnah began a trend that culminated in sumptuary laws limiting private expenditures on religious

grounds throughout the Middle Ages.¹⁰ These laws were designed to alleviate both envy within the Jewish community and antisemitic accusations and attacks from without stemming from jealousy over perceived Jewish ostentation. The Rhine Synod of 1202–23, the Forlì (Italy) conference of 1418, the Castilian synod at Valladolid in 1432, the Cracow ordinances of 1595, the Polish Council of the Four Lands ruling of 1607, the Lithuanian Council regulations of 1637, the sumptuary laws issued in Metz 1690–97, and regulations issued in Salonika, Mantua, and Rome in the sixteenth and seventeenth centuries were among the many laws passed by rabbis and community leaders limiting the size and opulence of banquet celebrations, as well as the lavishness of apparel and jewelry worn in public.

The eleventh-century philosopher Rabbi Bachya ibn Pakuda recognized that far too many Jews concerned themselves with outward ritual observances (“duties performed by limbs of the body”) while ignoring the underlying ethical and spiritual ideas (“duties of the heart”). In *Chovot HaL’vavot* (*Duties of the Heart*), his work of religious philosophy, Ibn Pakuda pointedly asserted that living one’s life focused on materialistic self-indulgence and luxuries distances one from God. He adjured his readers to employ their intellects to rule over their desires lest they be spiritually diminished.¹¹

A century later, Moses Maimonides (Spain/Egypt, 1135–1204) pursued a different line of argument to resolve the question of what constitutes coveting. In his law code *Mishneh Torah* (*Hilchot G’zeilah Va-aveidah* 1:9–11), he explains that coveting can damage our relationships with other people:

One who covets a servant, a maidservant, a house, or utensils belonging to another person, or any other item that he can purchase from him and pressures him with friends and requests until he agrees to sell it to him violates a negative commandment, although he pays much for it, Torah states, “You shall not covet. . . .”

What is more, coveting is an emotional state so intense it leads to proscribed behavior; therein lies Torah’s prohibition. Maimonides

continues by noting that the craving to obtain an object possessed by another might lead one to think, "How is it possible to acquire this from him?" and this thought may well lead to a forbidden act: "Craving leads to coveting, and coveting leads to robbery." Even worse, in extreme cases the person motivated by craving "will resort to murder."

Hence, Jewish thinkers have addressed a wide variety of outcomes of envy and coveting: on the inner emotional life of the one who experiences envy, on the spiritual life of one distracted by material acquisition, and on the behavior of one obsessed with the desire to acquire an object. Does this mean that material wealth is a curse? Can it be a blessing?

Wealth: A Blessing or a Curse?

Judaism does not reject materialism, glorify poverty, or sanctify asceticism. Rather, tradition teaches that God gave us life to enjoy and revel in. *Kobelet*, Ecclesiastes, teaches that the ordinary pleasures of life are God's blessings and the craving to amass wealth is a vain pursuit:

There is nothing as worthwhile for a person than to eat and drink and enjoy the good that is afforded by one's labor. And even that, I noted, comes from God. For who eats and who enjoys but myself? To the one who pleases God, God has given the wisdom and shrewdness to enjoy life and to the one who displeases God, God has given the urge to gather and amass. . . . That too is futile and the pursuit of wind. (Eccles. 2:24-26)

Jewish tradition has always viewed wealth as a blessing. Hebrew Scripture holds that, together with long life and peace, wealth is deemed God's reward to those who obey the covenant.¹² Those blessed with wealth are expected to share their good fortune with those who are needy; for this, too, they will be rewarded:

If . . . there is a needy person among you, one of your kin in any of your settlements in the land that the Eternal your God is giving you, do not harden your heart and shut your hand against your needy kin. Rather, you must open your hand and lend whatever

is sufficient to meet the need. Beware lest you harbor the base thought, "The seventh year, the year of remission, is approaching," so that you are mean and give nothing to your needy kin, who will cry out to the Eternal against you, and you will incur guilt. Give readily and have no regrets when you do so, for in return the Eternal your God will bless you in all your efforts and in all your undertakings. For there will never cease to be needy ones in your land, which is why I command you: open your hand to the poor and needy kin in your land. (Deut. 15:7–11)

Torah preserves, in Deuteronomy 16, an early calendar of the three Pilgrimage Festivals, Passover, Shavuot, and Sukkot. The practices of Passover are designed to invoke memories of slavery in Egypt, but on Shavuot and Sukkot the Israelites are specifically commanded to rejoice. On Shavuot: "You shall rejoice before the Eternal your God together with your son and daughter, your male servant and your female slave, the [family of the] Levite in your communities, and the stranger, the fatherless, and the widow in your midst, at the place where the Eternal your God will choose to establish the divine name" (Deut. 16:11). The commandment to rejoice implies holding a celebration, which requires money. *Midrash Tanchuma* (R'eib 18) uses this verse to emphasize the importance of generosity toward people who are not within one's immediate circle:¹³

The Holy Blessed One says: You have four in your household—*your son and your daughter and your male servant and your female servant*—and I have four in My household—*the Levite and the stranger and the orphan and the widow*. All [eight] of them are [mentioned] in one verse [to teach that] if you make Mine happy, then I will take care of the members of your household.

In the minds of the Rabbis, our generosity is reciprocated—indeed rewarded—by God. Even more, God supplies people with wealth in order that they should share God's bounty with people in need. On the one hand, wealth makes more *tzedakah* possible. On the other hand, the theological assurance that God will not permit generosity toward poor people to impoverish one encourages increased giving.

The Rabbis confirmed this message in connection with tithes, as well. In biblical times, one-tenth of a farmer's produce was separated and donated to poor people in the third and sixth years of the seven-year *Sb'mitah* (Sabbatical) cycle. The Babylonian Talmud, *Taanit* 9a (and *Midrash Tanchuma Re-eh* 18) makes a clever wordplay based on the similarly sounding Hebrew words for "tithe" and "rich": "You shall surely *aseir* [tithe]' (Deut. 14:22) in order that you become *ashir* [rich] and never come to lack anything."¹⁴ In a similar vein, Rashi, Abraham ibn Ezra, and other commentators read Proverbs 11:24—"There is one who scatters and yet is given more; another stints from doing right and incurs loss"—as promoting the same view that those who share their wealth with poor people will be financially recompensed by heaven.¹⁵ As these examples demonstrate, wealth is seen as a blessing in and of itself, but even more because it facilitates generosity toward those in need. The greater one's wealth, the more *tzedakah* one can do. Money can alleviate hunger, homelessness, and suffering. For the Rabbis, and the sages who followed them, the blessing of money is meant to be shared.

The Rabbis articulated and reinforced this theological formulation many times in many ways, perhaps because they were so keenly aware that the desire for wealth is often a powerful motivator. So too, envy, greed, and coveting play a significant role in shaping our desires and thus our behavior. Hence a parallel conversation about cupidity has been conducted since the Bible first promulgated the tenth commandment.

What Makes Us Happy?

We live in a culture awash in consumer products and inundated with marketing ploys to inspire our desire for them. We also live in an age of unprecedented income inequality coupled with a window providing a continual view into the lives of the "haves." This is a recipe for increased coveting and corresponding dissatisfaction and unhappiness. Tawney warned nearly a century ago, citing numbers that are laughable

today, the effect of income inequality on people of modest means and society as a whole:

As long as a minority has so large an income that part of it, if spent at all, must be spent on trivialities, so long will part of the human energy and mechanical equipment of the nation be diverted from serious work, which enriches it, to making trivialities, which impoverishes it since they can only be made at the cost of not making other things. And if the peers and millionaires who are now preaching the duty of production to miners and dock laborers desire that more wealth, not more waste, should be produced, the simplest way in which they can achieve their aim is to transfer to the public their whole incomes over (say) \$5,000 a year, in order that it may be spent in setting to work, not gardeners, chauffeurs, domestic servants and shopkeepers in the West End of London, but builders, mechanics and teachers.¹⁶

The situation he described has only grown more acute with time. In the 1980s, professor of clinical psychology Paul L. Wachtel penned *The Poverty of Affluence: A Psychological Portrait of the American Way of Life*,¹⁷ a pointed condemnation of American consumerism as a nefarious contributor to psychological, social, political, and environmental decimation. Wachtel argued that Americans were schooled to believe in unlimited economic growth, each generation destined to become wealthier than the one before. Yet unbridled affluence would come at a high price: lives filled with more and more consumer goods would require ever more time and labor to pay for them—at the cost of a life endowed with spiritual richness, wealth of family and community relationships, and time to renew ourselves in the natural world.

The response to these concerns was articulated long ago by Shimon ben Zoma, a second-century sage, who encapsulated profound wisdom in this teaching:

Who is rich? The one who is happy with his lot, as it says, “When you enjoy the fruit of your labors, you will be happy and you shall prosper” (Ps. 128:2). “You will be happy” in this world and “you shall prosper” in the world-to-come.

The secret of happiness, which eludes far too many people, Ben Zoma teaches, is experiencing satisfaction with what you have and avoiding craving and envy, which give rise to cupidity and worse.¹⁸

Ben Zoma's teaching is not merely countercultural; it seems at first glance to violate human nature. Yet many people successfully find contentment amid a modest lifestyle and are not driven by envy. They know that craving and acquiring material possessions do not enrich their lives spiritually. For a moment such acquisitions may make them happy, but in the next moment they are likely to fixate on something else they do not yet have. What makes them stronger and more resilient? What brings them genuine contentment? Their "secret sauce" is often a sense of purpose that fills their lives with happiness and fulfillment. We humans need our lives to have meaning and purpose. The pursuit of meaningful goals and endeavors—for example, contributing to the welfare of others, artistic endeavors, learning and teaching, personal relationships, professional achievements—are deeply fulfilling and provide the happiness and satisfaction. If desire for "stuff" creates a "great emptiness," then a sense of purpose fills the void.

NOTES

1. George Carlin, "Stuff," YouTube, https://www.youtube.com/watch?v=4x_QkGPCL18. "A Place for My Stuff" was launched in 1981. The John F. Kennedy Center for Performing Arts named Carlin its 2008 honoree for the Mark Twain American Prize for American Humor four days before his death on June 22, 2008.
2. R. H. Tawney, *The Acquisitive Society* (London: Fabian Society, 1920). Tawney lived from 1880 to 1962.
3. Tawney, *The Acquisitive Society*, 37. Tawney wrote, "The purpose of industry is obvious. It is to supply man with things that are necessary, useful or beautiful, and thus to bring life to body or spirit" (8).
4. George Carlin, in a routine on the Ten Commandments cynically opined, "*Thou shalt not covet thy neighbor's goods*. This one is just plain stupid. Coveting your neighbor's goods is what keeps the economy going. . . . Coveting creates jobs; leave it alone."

5. The term "affluenza" predates the well-publicized case of Texas teenager Ethan Couch, whose attorney defended him against the charge of DUI, killing four pedestrians, and injuring eleven by arguing that he "suffered" from "affluenza," which rendered him unable to comprehend the consequences of his actions.
6. Arguably, the classic tome on this topic is Vance Packard's *The Hidden Persuaders*, which documented the manipulative methods of the advertising industry.
7. Tawney, *Acquisitive Society*, 98.
8. When Torah commands "love," it means to act loyally. When Torah commands "rejoicing," it means to engage in a celebration. Certainly, emotions are involved, but the essence of each is behavioral.
9. A *zuz* is a nominal amount.
10. David Biale has argued that while Jewish sumptuary laws were motivated by the pressures from non-Jewish authorities. In addition, since clothing serves as an identity marker, regulations limiting Jews' sartorial choices ensured that they could be visually distinguished from their gentile neighbors. See Biale, "Homeland, Exile and the Boundaries of Jewish Identity," in *Boundaries, Identity and Belonging in Modern Judaism*, ed. Maria Diemling and Larry Ray (New York: Routledge, 2014), 22.
11. Julius Guttmann explains, "Radical asceticism would put an end to the continued existence of human society, and thus contradict the divine will which demands the preservation of life. . . . On the other hand, Bahya teaches a mitigated form of asceticism in accordance with both the will of the Torah and the Aristotelian principle of virtue, as a mean between two extremes. Bahya has in mind an ideal of life which combines outward participation in the activities of the world, with an inner detachment from them, which he considers as the true life desired by God. The pious man is in duty bound to accept life in this world as a task, but he must remain inwardly detached from it, seeing the true goal of his life in communion with God, and in the preparation for the world to come, for which he is destined." Guttmann, *Philosophies of Judaism: The History of Jewish Philosophy from Biblical Times to Franz Rosenzweig* (New York: Schocken Books, 1964), 123–24.
12. See Lev. 26:3–10; Deut. 11:13–15.
13. Rashi's commentary to Deut. 16:11 echoes this midrash.
14. The word "tithe" (*aseir*) and the word "rich" (*ashir*) are spelled the same and, although not pronounced the same, sound similar.
15. "Scatter" is here understood to mean giving money to poor people: "spreading the wealth."
16. Tawney, *Acquisitive Society*, 38–39.
17. Paul L. Wachtel, *The Poverty of Affluence: A Psychological Portrait of the American Way of Life* (New York: Free Press, 1983).