



SHEMOT

Mishpatim / Shabbat Shekalim

Money: Vice or Virtue?

February 25, 2017

ABSTRACT

Money can be a blessing or a curse. While we all too often see the destructive effects money can have, we also see that giving charity has become embedded in our society as a strong value, and even a social expectation. In all of history there never has been more charitable time than today. The fact is, however, that today's "revolutionary" attitude toward charity is rooted in a value system going back to over 3,300 years ago in the Biblical Judaism.

This Shabbat is known as *Shabbat Shekalim*, when we read the additional Torah portion in which G-d requests that each adult contribute half of a Biblical shekel for the upkeep of the *Mishkan*. Through unpacking two mysterious and cryptic passages in Jewish oral tradition connected to the *mitzvah* of the half-shekel, we can discover Judaism's deep, timeless wisdom about the power of giving—not only how it benefits those to whom we give, but how it benefits us, the giver. We can learn how to put wealth into a healthy and meaningful perspective, and we can uncover how to unleash the true power and blessing that our money holds within it.

MONEY: VICE OR VIRTUE?

1. Opening Jokes

A prominent lawyer calls a plumber to fix a leak in his shower.

After about 25 minutes the plumber hands him a bill for \$200.

The lawyer, enraged, says:

"I'm a famous trial lawyer, and even I don't make that kind of money for 25 minutes work!"

"Neither did I when I was a lawyer," says the plumber.

Moishe and Miriam Epstein were having a terrible disagreement over what to do with their backyard patio. Miriam had grand ideas about renovations including a new deck and BBQ, while Moishe wanted costs kept to a minimum. Miriam won out, and the construction bill kept climbing higher and higher.

One day, when the patio was near completion, the Epstein's neighbor Phil Fine was surprised to find Moishe smiling from ear to ear as the workmen smoothed over the surface.

“Moishe, it’s nice to see you smiling. I guess you’ve come around on the renovation?” asked Phil.

“Not exactly,” replied Moishe.

“So why the smile?”

“You see where they’re smoothing that cement?” Moishe replied. “I just threw my wife’s credit cards in there.”

2. Money—Good, Bad, and Ugly

It’s a loaded subject. It can make you happy or sad; it can make you giddy and it can make you shudder; it can drive you into heated debate; it can cause wars and can change civilizations; it can build and destroy with equally unstoppable force.

If you haven’t guessed yet, I’m talking about Money.

Money, on one hand, is notoriously known as the root of all evil. It lies at the heart of so much that is wrong with our world: materialism, greed, exploitation. Throughout history, corrupt authoritarian regimes have used it to wield power and destruction over perceived enemies and as a means of subjugating others. It is an instigator of family feuds, one of the biggest causes of marital strife, and, when mismanaged, can wreak havoc on all aspects of one’s personal life.

On the other hand, money is behind virtually every positive achievement in human history, and what keeps us alive and thriving as individuals. It has fueled societal advancements, allowed for groundbreaking inventions, and built countless businesses and institutions. Money is responsible for providing us with the basics of survival: the food we eat, the shelter that protects and nurtures us, and the clothes on our backs.

Over history debates have raged around our attitude to money and capital. Socialism and Capitalism are just two examples of the vastly different views we can have toward finance.

So what is the healthy perspective to have on money? How do we ensure that it remains a force for good in our own lives—a virtue and not a vice?

3. The Biblical Shekalim Contribution

We find a very wise approach to personal finance going back to over 3,300 years ago in Biblical Judaism. This approach can be learned from one of the main themes of this week’s additional Torah portion—Shekalim, giving this Shabbat the name Shabbat Shekalim.

In this portion¹, G-d requests that each adult contribute half of a Biblical shekel for the upkeep of the Sanctuary, the Mishkan.

“Everyone who goes through the counting, from the age of twenty and upward, shall give an offering to the Lord. The rich shall give no more, and the poor shall give no less than half a shekel, with which to give the offering to the Lord, to atone for your souls. You shall take the silver of the atonements from the children of Israel and use it for the work of the Tent of Meeting; it shall be a remembrance for the children of Israel before the Lord, to atone for your souls.”

This mitzvah continued in later generations: When the Holy Temple stood in Jerusalem, the first of the month of Adar marked the beginning of the collection of the annual half-shekel that each Jew contributed to the Temple.²

This is why, on the Shabbat that falls on or before the first of Adar, we have the tradition to supplement the Torah reading with the verses relating G-d’s commandment to Moses that every Jew donate the half-shekel to the *Mishkan*.

4. The Coin of Fire

There is a mysterious oral tradition connected to today’s shekel reading—where we see the heart of what the shekel was all about:

The Midrash tells us that three things caused Moses to tremble: The *Mishkan*, the *Korbonot* and the *Shekel*. Therefore, G-d took a coin of fire from under His throne of glory and showed it to Moshe with his finger, saying: ‘Such as this shall they shall give.’”³

What in the world could this mean? What about this seemingly simple shekel coin made Moses tremble?

The famous Rebbe of Kotzk explains that Moses could not comprehend how a mere coin, such a crass, physical thing, could atone for one’s soul. And G-d answered him by showing him a “coin of fire”—to say when a person performs even a small act of giving, with the “fire” of passion and enthusiasm, he is effectively giving a piece of his soul.

Here we find a deeper significance to the shekel contribution. The shekel does not simply signify life because it served as an atonement for each person’s life. It signifies life (and merits atonement) because we invest so

¹ Exodus 30:14-16

² Shekalim 1:1

³ Midrash Tanchuma Terumah 9. Nasso 11. Bamidbar Rabba 12:3. Pesikta Rabsi ch 16

much of ourselves into the money we earn; it represents the very energy of life itself.⁴

Money represents the aggregate of our time, energy, talents, and ingenuity. We pour our “blood, sweat and tears” into earning a living. And even when a person doesn’t need to toil to earn money, they use money for the necessities survival—which also represents the soul’s life. So, when a person resists the powerful pull of selfishness and instead gives his money to charity, they are channeling their entire physical existence into a spiritual, purposeful pursuit. That lifts a person to the greatest of spiritual heights, serving as the ultimate “atonement” for their soul.

5. A Tale of Two Shekels

Interestingly, the message of *Shabbat Shekalim* is connected to the holiday celebrated in the month of Adar: Purim.

A mysterious passage about Purim sheds light on the Torah’s profound view of money.

The Purim Megillah tells us⁵ that when wicked Haman presented Achashverosh with his treacherous plot to massacre the entire Jewish people, he offered to pay Achashverosh ten thousand silver coins in exchange for the permission to kill the Jews. Yes, bribery and corruption in government was not only alive and well back then—but often deadly. And Jews were an easy target.

Now, the Talmud⁶ draws a connection between the symbolism of the half-shekel that the Jews contributed to the Temple and the shekels that Haman paid Achashverosh for the right to kill the Jews:

“Reish Lakish said: G-d was fully aware that Haman was going to weigh out shekels for the lives of the people of Israel. Therefore, He put Israel’s *shekalim* before Haman’s as it states in the Mishna: On the 1st of Adar they announce the collection of the *shekalim*.”⁷

This is quite a cryptic passage. G-d “put Israel’s *shekalim* before Haman’s”? What parallel is Reish Lakish drawing between these two shekels—those of the Jewish people and those of Haman? What does one have to do with the other?

⁴ In explaining the power of the mitzvah of charity, the Tanya explains this idea: “Which a person gives out of the toil of his hands, all the strength of his vital soul and energy is invested and embodied in the execution of his work or occupation by which he earned the money; when he gives it for charity, his whole energy ascends to G-d. Even where one does not depend on his toil for a livelihood, nevertheless since with this money he could have purchased necessities of life, hence he is giving his soul’s life to G-d.” (Chapter 37)

⁵ 3:9

⁶ Megilla 13b.

⁷ For more citations on money as both vice and virtue in the Megillah, see: <https://www.meaningfullife.com/tzav-money-spirituality-part-v/>

Let's rewind for a second: Remember, the virtuous shekels that the Jews gave atoned for our lives. The shekels that Haman paid Achashverosh, on the other hand, threatened our lives. In both cases, a coin represented life. But why, according to the Talmud, did the Jews' shekels trump Haman's? How did our shekels annul the effect of Haman's plot?

The reason that the holy *shekalim*, the “coins of soulful fire” that the Jewish people contributed to the Temple on the first of Adar, outweighed the shekels Haman used in his attempt to annihilate the Jews, is that they were not just physical coins; they were the highest of spiritual offerings. It was as if the Jews were giving not just their money, but their very lives.

Those shekels could have been used to feed a very human need for materialism and vice, and they were instead used to honor G-d. And the sheer power of that act shattered Haman's decree in heaven.

Fundamental to Torah thought is the perspective that every physical entity in the universe has a spiritual counterpart, a “soul,” an internal energy that defines and vivifies its existence.⁸ The physical aspect of a thing is merely a shell; its true identity and purpose comes from its soul.

Money, no doubt, wields tremendous power in a physical sense—whether for better or for worse. Its physical power, though, is really just a reflection of its spiritual power.

That spiritual power is rooted in tzedakah, charity. Charity is the key to ensuring that our money is a force for good in our lives and the lives of those around us. It humbles and tames the untamed ferocity that money can unleash. It reminds us that money is not just there for entertainment and to buy nice things and to keep up with the Joneses (or the Horowitzes). It reminds us not to get too caught up money's outer shell, but to look deeper.

6. How Shekalim/Tzedakah Impacted History

The mitzvah of shekalim offers us incredibly pertinent lessons for our time. Imagine what the world would look like if everyone had this attitude toward money?

In fact, charity has become a very real force in our modern world. “In G-d We Trust” is etched on US currency. The United States distributes billions and billions of dollars to charity—and many countries are following its lead. Tax-exempt charity laws encourage giving in major ways. And look at the rise of social entrepreneurship and its huge role in business both small and large. Finally, consider the “Giving Pledge,” initiated by Bill

⁸ See Tanya, section II, Shaar Hayichud V'emunah chapter 1.

Gates and Warren Buffet, the two wealthiest men on earth, challenging the wealthiest people to give away 90% of their wealth throughout their lifetimes.⁹

In short: In all of history there never has been more charitable time than today. You cannot even compare the attitude to money that existed in the past to our current attitude.

It's obvious, as scholars have pointed it out, that the modern concept of charity, its importance in taming raw capitalism, is rooted in the Jewish approach, as captured in this week's *Shekalim* reading.¹⁰

All *mitzvot* elevate the soul, spiritualize the material, and make this world a home for G-d, but giving charity is one of the most powerful ways we can accomplish these things. It transforms selfishness and materialism into a channel for spiritual meaning and purpose. Charity is, ironically, the greatest gift G-d gave us: the gift of the ability to give, to think and act beyond oneself. And the world has come to recognize this truth.

7. Will Your Wealth be a Curse or Blessing?

Thank G-d, we live in a time of unprecedented prosperity. At the same time, there exists an unprecedented spiritual void, causing an ever-widening schism between our material success and our spiritual hunger.

Wealth is a huge blessing in our lives. The Jewish view on money and the importance of charity ultimately boils down to the fact that our money is not just ours to do whatever we wish with it. G-d entrusts us with this money for our time on earth, to give us the opportunity to act with generosity and kindness.

Those who have been blessed with more wealth, then, have been blessed by G-d with the opportunity and privilege to be more giving, to be more G-d-like. Philanthropy is not only about helping others, but recognizing that they are helping you, by allowing you the opportunity to give. "More than the rich man does for the pauper," say the sages, "the pauper does for the rich man."¹¹ With the opportunity to give, we have the privilege of fulfilling the true purpose of the money that G-d has entrusted to us: to make this world a kinder and more beautiful place.

This is why charity must be given with humility. If a wealthy person gives arrogantly, thinking that he is doing someone a great favor, he is sadly mistaken: the favor is being done him. Recognizing this fact transforms the act of charity for both the giver and the receiver.

Of course, we all know that wealth can also be a curse. We see that truth all around us. But by putting wealth in a meaningful perspective, and recognizing why it was given to us in the first place, it becomes a force for

⁹ See: <https://www.meaningfullife.com/vayigash-joseph-marx-work-alienation-2/>

¹⁰ Just read Andrew Carnegie's Gospel of Wealth, which is a driving influence on Mr. Gates and Mr. Buffet, and you will see the astonishing parallels between his ideas and those described above in the Shekalim discussion.

¹¹ Midrash, Vayikra Rabbah 34:8.

incredible goodness rather than a force for destruction and pain. And by using our wealth for charitable and philanthropic purposes, instead of spending it all on the desire of the moment, our wealth becomes eternal.

Let us commit to living more charitable lives, and unleashing the true power and blessing that our money holds within it.

One good suggestion to inculcate a charitable attitude in our lives, and the lives of families and children, is to have a charity box placed on your office desk, in your home kitchen, in your children's bedrooms, and each place a coin in the charity, and have your children do the same.

Incentivize your children to come up with creative charitable ideas.

Small, but consistent acts have a power to create powerful, accumulative change.

My friends, always remember the best kept secret: When you give to other you receive much more in return. When you help others, you open up new channels of blessing from above.

Your half shekel—your money— becomes a coin of fire, that warms and illuminates your life, the life of your family and the life of the entire universe.

Shabbat Shalom!

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