

TOOL # 20

It's good to have money and the things that money can buy, but it's good to check once in a while and make sure you haven't lost the things that money can't buy.

George Horace Lorimer

WHAT MONEY CAN AND CANNOT BUY

A bed but not sleep,  
Books but not brains,  
Food but not appetite,  
Finery but not beauty,  
A house but not a home,  
Medicine but not health,  
Luxuries but not culture,  
Amusements but not happiness,  
Boon companies but not friends,  
Flattery but not respect.

Author Unknown

We spend our whole lives dealing with money: earning it, spending it, sharing it, and saving it. Our lives seem to revolve around it. Besides Shabbat, is there ever a day that money does not enter your conversation? "How much did/will it cost?" "We can't afford that." "That's cheap." Money can be a tool to accomplish many great things, but it can also corrupt. What is the Torah's approach to money?

As in all questions similar to this, we are required to examine the first time that the Jewish people were exposed to money and what instructions they received concerning it. The Jewish people were introduced to money in Parshat Bo 11:2,. There, Hashem instructs Moshe to say the following to the Jewish people: "Let each man borrow from his fellow and each woman from her fellow silver vessels and gold vessels." Hashem gave this instruction shortly before the Exodus; the Jews would obviously be taking these items with no intention of returning them. Why, then, were they told to "borrow" them? One of the commentators answers that this word would forever teach the Jews how to relate to money and monetary possessions: Never view what you have as permanently yours; you are only temporarily in possession of your belongings, just like a borrower.

Today's tool teaches you to realize that your money is not your own, but rather a deposit left with you for safekeeping, and a means of improving yourself. A person should understand that the Almighty owns all the wealth in the world. In His kindness, he allows us to act as trustees over certain funds. Hashem can change trustees any time He wants to. Your possessions are not necessarily going to be with you forever. You must therefore allocate your funds with that idea in mind. If a person understands this, he will reflect on the following:

1. How he acquired his wealth
2. How he is spending his wealth in general?
3. How he is spending his wealth on his obligations to his Creator and to other people?

A person who has integrated this concept will acquire a new mindset in his dealings with money:

1. He will never worry over the possibility of losing his wealth.
2. He will be grateful to Hashem and praise Him if his wealth remains with him.
3. If he loses his wealth, he will accept his fate with love and accept Hashem's decree to give his money to another trustee.
4. It will not be difficult for him to spend his money in the service of Hashem.
5. He will do good things with his money.
6. He will not be jealous of other people's wealth.
7. He will not denigrate the poor because of their poverty.
8. HIS WEALTH WILL BECOME ONE OF THE STRONGEST FACTORS IN HELPING HIM ACQUIRE GOOD QUALITIES AND REMOVE REPREHENSIBLE ONES.

Today's Exercise:

Consider the following:

1. You have saved up \$50,000 over the last 10 years in order to have a deluxe simcha for one of your children. Lately, you have been reading about the terrible security issues for many Jewish communities in the wake of the latest Intifada. Bulletproofing one armoured van, which will enable special-needs children to go to school safely, costs \$50,000. Do you keep the money for the simcha and have the most enjoyable five hours of your life OR do you make a simple kiddush in shul and sponsor the van? How do you justify your answer? How would a trustee of \$50,000 of Hashem's money allocate the funds?
2. Besides your house and your car, list the last five major purchases you made or expenses you paid for. What were they for? Was it a trip to Florida or a solidarity trip to Israel? Was it a stereo system or a charitable donation? Was it a top-of-the-line appliance or the opening of a free-loan fund? Was it an expensive suit or a new pair of tefillin? Did you spend as Hashem's trustee would?
3. Do you have savings? How much? What are you saving it for? A rainy day? How do you define a rainy day? How would Hashem's trustee define it?
4. Do you become upset when you realize that someone cheated you out of money that you were entitled to, and you have no way of recuperating it? Why?
5. Has your involvement with money made you a better person?