

## **“During These Economic Times....”**

“Why don’t you do a sermon about the economy,” someone said to me last week. “You want me to speak about the economy?” “Yes, why don’t you look at the Torah and tell us what it says for us to do during these terrible financial times. Like when Joseph told Pharaoh to plan ahead for the 7 years of drought.”

I said to him, “Look, I don’t have a problem talking about contemporary issues, but I think I would be in just a wee bit over my head talking about the economy and finding rabbinical wisdom on how to react to the ‘Market’, how to financially plan for the future, and where people should put their money. I am no Jim Cramer!”

Yet, we are living in very uncertain and scary times. As the news reported last week, this recession is already in its 15th month, making it longer than all but two downturns since World War II. Everything is getting worse. The Dow is still in a free

fall, once prosperous businesses are closing, and one in eight American homeowners is in foreclosure or behind on payments. Unemployment could soon be above 9 percent, home prices could fall 18 to 29 percent and no one knows where the bottom is. I don't think I have much to add to the conversation on what to do as a nation and what to do as individuals. And I can tell you that if people are coming to shul to seek answers from me on where to invest and what you should do with your money, then we are in more serious trouble than I thought!

I am not going to speak about the stimulus package (whether it is a good idea or not) or what you should do in this economy (take out your money or keep it in stocks). But I do want to tell you what I think our faith may say about what to think about when we are part of an economic downturn that has destroyed much of what we have saved and worked for. I am an eternal optimist and I think that the economy will recover; it always does. Everything runs in cycles and things will eventually improve. But what does our religion teach about coping with what is happening in the meantime?

And I'll give credit to the great Rabbi Isaac Arama , better known as the "Akedat Yitzchak". Isaac Ben Moshe Arama was a Spanish rabbi of the 15th century and experienced firsthand the Spanish Expulsion of the Jews in 1492. He was a Talmudist, he studied the brilliant philosophers of antiquity, was a terrific spokesperson for Judaism in the face of attacks by Christianity back then and a decent poet. Yet, his major accomplishment was his book entitled "Akedat Yizchak", considered by most to be the classic work on Jewish homiletics. He established the model for the modern Jewish sermon (in the 1400's!) Rabbi Arama would take the laws and teachings in the Torah and use them to homiletically teach his followers what the ideas meant to their lives and how they could apply them to day to day living.

This is his magnificent analysis and comment on the part of the Torah regarding tithing (Deuteronomy 14:22-15: 7-8).

Everyone knows about tithing. Tithing is where 10% of your income had to go to charity. But, actually there is much more to it. As Rabbi Arama

points out, tithing has four components, each with a special lesson. There was Ma'aser Sheni, which was the first 10% of your crops which you "gave" to yourself to use only for your pilgrimages to Jerusalem, something each Jew was required to do on Passover, Shavuot and Sukkot. You owned that 10% but with restrictions; you had to eat it or use the profit made from selling it in Jerusalem. Then, there was a 10% tithe that was called Ma'aser Oni. This went to the poor and the Levites every third year. In addition, this system of charitable gifts extended to two more laws: the releasing of debts that were owed to you every 7 years and finally, pure acts of charitable gifts that were to be given regularly.

The Akeidat Yitchak views these 4 commandments as connected and is the Torah's attempt to make us re-think our possessions, what we value, and we really own. He says that Man, by nature, is a creature of "ownership". We see something, we want it, and we got to have it. In addition, when we own it, we are reluctant to part with it or see any of it go away. He believes that the very acts of "giving" and "sharing" run counter to Man's nature. Rabbi Arama says that the Torah,

therefore, uses these tithing commandments to break down that dependency on and connection to material goods. It trains us to think differently about what we really possess and it does so in a very gradual way.

First of all, the Torah commands us to perform Ma'aser Sheni, a tithing gift that allows us to keep our possessions but says we must use it in the service of G-d. It trains us into accepting that while our possessions may belong to us, we are limited in how we use them. We can have them but we just can't partake of them whenever we like; they have to be enjoyed in Jerusalem. That's Ma'aser Sheni.

Then, the Torah calls upon us to give a tenth of our possessions every third year to the poor. This trains us into reluctantly accepting that a part of our possessions are no longer ours and must be given to those in need. The Torah then proceeds to get us to accept something even more counter to our nature, namely, being willing to part with a loan that hasn't been collected, something owed to us. At the end of every seventh year, one must release a person from a debt owed that has become

impossible to repay. We are instructed to accept the fact that some possessions will never be recovered. And finally, the Torah gives us the highest demand-constant charitable giving, regardless of our status and financial abilities. We are to give to others daily with no regrets when we do so.

The Akeidat Yitzchak is saying that the Torah is teaching us how to really look at the things we own. The Torah understands our nature but trains us in a new way of looking at what we possess. First, it restricts us in how we can use it, then teaches us to give some of it up, then to accept that some things may never be recovered, and finally, to always give, regardless of our financial abilities. Everyone has an obligation to others.

I suggest tonight that what the Akeidat Yitzchak is explaining is the traditional view of Judaism about wealth. Judaism is neither a capitalistic nor a socialistic economy system. The Torah talks about private ownership but also believes in a system of tithing that “spreads the wealth”. It has nothing to say and, therefore, I have nothing to say on how to run an economic system or how to handle personal

finances. But we do have a universal theme that is found throughout Judaism and summarized by the Psalmist: “The earth is the L-rd’s, and the fullness thereof.” (Psalm 24:1) Everything is ultimately G-d’s and we are merely the temporary caretakers of His possessions. He tells us what to do with it, how to distribute it and enjoy it. According to Rabbi Arama, when we realize that everything is on loan to us while we are here and what we own is transitory, we will lead happier and richer lives.

You want to know what to do during these times of uncertainty? I haven’t a clue. I worry about our retirement account, our education fund and the difficulties these economic times are having people all over this country. What can we do? I don’t think we can do much but hope that things get better, that the ideas that are put forth are successful and that the economy will improve sooner rather than later.

However, even if things do not improve for a while, what our faith tells us is to remember, during tough times as well as prosperous ones, that what we possess is never really ours. In the end, none of

it is really ours; what we can give away is ultimately the only portfolio that matters.

AMEN