



Passing the Test of Wealth: A Challenge for Our Time

By Rabbi Yonatan Neril¹

The Talmud teaches that money is what stands a person on their feet.² The holy, conscious use of the physical world is a key means to serving G-d. Wealth can provide us with food, clothing, shelter and other needs. For one who is wealthy, proper use of wealth can be a force for positive change in the world.

The Talmudic sage Rabbi Ilai teaches that a person is revealed through actions in three areas, one of them being how one uses their money.³ A different sage, Rabbi Yochanan, teaches that G-d's Immanent Presence only rests on a person who is strong, rich, wise, and humble.⁴ According to the Talmud, Moses was wealthy -- and even used his wealth to carve the second set of tablets for the Ten Commandments.⁵ The Judges he appointed over the Jewish people were also wealthy, so that they would not play favorites, according to Jewish sources.⁶

The Jewish tradition does not call for living as ascetics or in poverty. However, wealth can be a corrupting influence. Money and wealth, meant to be in service of higher aspirations and lofty deeds (such as charity), can instead become the aspiration itself. The means then become the end, and wealth changes from being an instrument for good to something that diminishes a person spiritually.

The Torah's narrative about the Exodus, receiving the Torah, and the Israelite experience in the desert teach us about a Jewish approach to material consumption. We will examine these experiences in turn.

The Exodus and Material Wealth

Rabbi Natan of Breslov teaches that Egypt was the heart of materialism – and was pervaded by a lust for money so intense it became like idol worship.⁷ This powerful material desire led to the enslavement of the Israelites, in order to build Egypt's material infrastructure.

Part of Egypt's abundance (as a result of the fertility of the Nile River valley) was used in idol worship and in gratifying the elite's feeling of power. For example, Egyptians worshiped sheep as G-ds⁸ because of their value. The Midrash teaches that the Egyptians even risked and lost their lives by pursuing the Israelites into the sea, in order to recapture the slave population and regain the wealth the Israelites had taken.⁹ This irrational and spiritually unhealthy attachment to property is one aspect of what G-d wanted the Israelites to leave behind when they departed from Egypt.

¹ The author thanks Evonne Marzouk for her helpful editorial comments.

² Babylonian Talmud, Tractate Sanhedrin 110a

³ Babylonian Talmud, Tractate Eruvin 65b

⁴ Babylonian Talmud, Tractate Nedarim 38a

⁵ Babylonian Talmud, Tractate Nedarim 38a

⁶ Rashi to Exodus 18:21, based on Mechilta (a Midrash).

⁷ Likutei Halachot, Hilchot Purim, 6:1. Rabbi Natan was Rebbe Nachman of Breslov's main student.

⁸ Midrash Shemot Raba 11

⁹ Midrash Mechilta, cited in Rashi to Exodus 14:5. See also Exodus 12:36

According to Jewish sources, G-d charged the Israelites with the task of uplifting the wealth they took from Egypt, through holy use.¹⁰ The Israelites brought out the holy potential in the Egyptians' gold and silver by using them to create the Tabernacle, a physical vessel -- a portable Temple in the desert -- as the dwelling place for G-d in the world. After building this Tabernacle, they were also to elevate their remaining wealth by using it according to the commandments in the Torah, including doing acts of kindness to others.

Thus, when the Israelites emptied Egypt's wealth-- the greatest resources available in the world at the time-- they brought those physical things towards the purpose for which they were created, i.e. serving G-d. They passed a spiritual test, as well as a physical one. In so doing, they avoided the fate the Egyptians succumbed to in the Sea of Reeds.

Contrasting the Egyptians' obsession with wealth with the Israelite use of wealth for holy purposes, we can begin to understand a Jewish approach to wealth.

Do Not Covet and Jealousy

A second lesson regarding a Jewish approach to wealth can be found in the Ten Commandments, received after the Exodus from Egypt. These commandments culminate with the 10th commandment: "You shall not covet your neighbor's house. You shall not covet your neighbor's wife, his manservant, his maidservant, his ox, his donkey, or whatever belongs to your neighbor."¹¹

The Torah emphasizes not coveting what your *neighbor* has. The Torah does not say 'do not covet a home,' but 'do not covet your *neighbor's* home.' Rabbi Daniel Kohn, a contemporary teacher in Jerusalem, links coveting to jealousy, i.e. feeling that one is not receiving what one should from the world. Jealousy is being upset with a perceived lack, based on what others have.

It would seem easy to avoid coveting what others have, especially when we are grateful for what we do have. Yet we find ourselves struggling with this commandment – wanting what others have, even though we know we shouldn't. Why do people covet?

Coveting is grounded in a poor sense of what one needs and what one does not need. Given our path in life, there may be certain things we need and certain things we do not. Accordingly, Rabbi Kohn notes that coveting – wanting what another has – arises when a person loses sight of their actual needs. The person then begins to desire things for the wrong reasons: because others have it, or because having 'it' will give them pleasure or a feeling of power or importance. Due to our poor sense of what we need, we compare ourselves to others, and even judge our own value by how much we have.

When we are comparing ourselves to others, it may seem that we need the latest gadget: a new iPod or tablet computer, perhaps. Everyone else seems to be using them, so it must be something we need as well. At that point, it is worthwhile to look at what we actually need – and what is just coveting what another has.

Rabbi Yaakov Tzvi Mecklenburg¹² relates the command not to covet to another one: "You shall love the Eternal One your G-d with all your heart."¹³ He explains that the Torah emphasizes loving G-d with *all* of one's heart to teach that a person should be *fully* committed to Divine service, and not split between love of the Eternal and love of physical pleasures.

¹⁰ Likutei Halachot, Hilchot Purim, 6:9

¹¹ Exodus 20:14, Judaica Press translation

¹² In his book Haketav VehaKabala, published in 1839 in Prussia.

¹³ Deuteronomy 6:5

In other words, what the heart yearns for is intimacy for G-d: a connection with a higher reality. When it does not get that, it covets things from the material world. These things cannot nourish the soul's true hunger; it's like drinking soda when the body needs real nourishment. Accordingly, when we covet physical objects, each time we get one we are not satisfied – we need another thing not long after buying the first one.

The Torah instructs us that to address an unhealthy materialistic lifestyle, we should increase our spiritual connection to G-d. In this way, spiritual satisfaction serves as a check against runaway consumerism.

The Midrash teaches that G-d “caused [Israel] to hear the Ten Commandments since they are the core of the Torah and essence of the *mitzvot* (commandments), and they end with the commandment ‘Do not covet,’ since all of them depend on [this commandment], to hint that for anyone who fulfills this commandment, it is as if they fulfill the entire Torah.”¹⁴ Rabeinu Bachya teaches that ‘do not covet’ seals the Ten Commandments because it is as weighty as all the other nine commandments, in that transgressing it will lead a person to violate the other commandments.¹⁵

“Do not covet” thus stands as one of the central messages of Divine revelation, and especially relevant in a time of rampant consumer desire. So a second Jewish lesson regarding our use of resources is that we can reduce our desire for physical things by finding other sources of spiritual satisfaction, and by deepening our spiritual connection to G-d.

Korach and Material Wealth

The story of Korach, following the receipt of the Ten Commandments, conveys a final Jewish teaching on material wealth. Korach, a leading member of the Israelite tribe of Levi, assembled a group of 250 prominent Israelites to challenge the leadership of Moses and Aaron in the desert. They said to Moses and Aaron, “...why do you raise yourselves above the assembly of G-d?”¹⁶

The Torah narrates the response G-d designated for Korach and his followers: “The earth beneath them opened its mouth and swallowed them and their houses, and all the men who were with Korach and all the property. They, and all they possessed, descended alive into the grave; the earth covered them up, and they were lost to the assembly.”¹⁷

What was behind the demise of Korach and his followers? To answer this, let us notice that the Torah twice mentions that the earth swallowed up all the *property* of Korach's assembly. The Talmud teaches that Korach was extremely wealthy; upon leaving Egypt he discovered and removed treasures that Joseph had hidden as Viceroy of Egypt.¹⁸

Rabbi Ephraim Luntchitz writes that the wealth of Korach's fellow rebels overtook them, generating power-seeking based on greed.¹⁹ Reflecting upon this, he cautions that “money [can] rise up against a person and rule over him and cause him to go against his own intelligence and the awareness of his Acquirer [G-d]...This acquisition [money] leads its owner to great danger, and is what killed Korach, since he trusted in his wealth and then fell.”

¹⁴ *Midrash Melech Moshiach*, as quoted in *Torah Shelma*. See also *Zohar Chadash* 44c. *Parparoth Lechokhmah*, Mekhilta, Yitro discusses how ‘do not covet’ includes all the other commandments, as cited by R' Aryeh Kaplan in *Rebbe Nachman's Stories*, story #12..

¹⁵ In *Kad HaKemach*. See also Siftei Cohen for a similar point.

¹⁶ Numbers 16:3

¹⁷ Deuteronomy 16:32-33

¹⁸ Babylonian Talmud, Tractate Sanhedrin 110a

¹⁹ Author of *Kli Yakar*, Prague 1550-1619, commentary to Deuteronomy 11:6

According to this teaching, the wealth of Korach and his followers inflated their sense of entitlement, leading them to think that they, not Moses and Aaron, should lead the Jewish people.

Rabbi Daniel Kohn teaches that wealth misled Korach into thinking that power, self-worth and importance come from external sources. Having so much wealth led him to confuse outer sources of value with inner ones, and to develop a 'taking,' egotistical mentality.

As a society, we also tend to prioritize wealth and consumption instead of intrinsic sources of satisfaction like relationships and personal growth. However, academic studies point out that these intrinsic goals are in fact more important to happiness and satisfaction. For example, psychologists at the University of Rochester found that recent graduates had higher self-esteem and a greater sense of well-being when they achieved intrinsic goals (for example, meaningful relationships, health and personal growth) than extrinsic goals (like wealth, fame and personal image).²⁰

Korach and his followers allowed their wealth to distort their perspective, ultimately leading them to challenge Moses' leadership. As a result, Korach and his followers suffered a physical punishment similar to that of the wealth-obsessed Egyptians. The Egyptians were swallowed by the sea; Korach's assembly was consumed by the earth.

The Test of Wealth

Today's western consumer society represents a new epoch in materialism, making the material wealth of the Egyptians pale by comparison. Professor James Twitchel, a sociologist of modern American society, writes that

*"the average American consumes twice as many goods and services as in 1950... Branding, packaging, fashion and even the act of shopping itself are now the central meaning-making acts in our postmodern world... Shopping is the chief cultural activity in the United States... For most of us in the Western world, the act of shopping has very little to do with the necessities of life. We shop to satisfy desires, not needs, and in this act we help produce meanings for objects and, by extension, for ourselves."*²¹

For example, the motto of Nestle, "Do what feels good," conveys the satisfaction of a physical desire from consuming their product.

The context of the original commandment "Do not covet" is an agrarian, pre-consumer society. In the first 3000 years of Jewish history, a person might have coveted their neighbor's two-room house, donkey or field. We live in different times – modern, consumer-oriented and technological. Therefore we covet different things, and more of them: cell phones, tablet computers, luxury cars, fancy vacations and large homes. As advertisers learned long-ago, one who covets soon comes to consume.

Misuse of wealth, including through over-consumption, represents both a spiritual liability and a physical danger. Rabbi Elchanan Samet explains the view of Philo, a Greco-Jewish philosopher in first century Alexandria: "the family, the land and all of humankind can ultimately be destroyed as a result of failure to suppress desires for various pleasures."²² In our times, there are clear links between over-consumption and environmental degradation.

²⁰ Edward Deci et. Al, in *Journal of Research in Personality*, June 2009. Cited in *LiveScience*, by Robert Goodier, 6.2.2009, online at <http://www.livescience.com/5462-happiness-wealth.html>

²¹ *Lead Us Into Temptation: The Triumph of American Materialism*, by James B. Twitchell, Columbia University Press: New York, 1999, p. 18, 14, 25, and 31 respectively.

²² "The Tenth Commandment: 'You Shall Not Covet.'" Online at <http://www.vbm-torah.org/parsha.63/17yitro.htm>. Translated by Karen Fish.

The World Business Council for Sustainable Development, comprised of executives from major international corporations, notes that global consumption levels and patterns which impact the environment are primarily driven by three factors. The first factor is rapid global population growth, with the global population expected to reach nine billion by 2050, according to UN estimates.²³ The second is the rise in global affluence and associated consumption. Finally, the third factor is “a culture of ‘consumerism’ among higher income groups, which account for the greatest per capita share of global consumption.”²⁴ The report continues that “global consumption is putting unsustainable and increasing stress on the Earth’s ecosystems.” In a similar vein, a report by National Geographic cites how “consumers in wealthy countries have a proportionately greater impact on the environment than others.”²⁵

How much does present-day consumption draw on the resources of the earth? The “Living Planet Report 2012,” co-produced by the Zoological Society of London, the World Wildlife Fund, and The Global Footprint Network researched how many acres of biologically productive space the average person uses per year, in terms of their food, water, energy, and other consumption. The unit of measure is a global hectare (gha), a unit used by scientists to quantify the biocapacity of the earth. According to the report, “In 2008, the Earth’s total biocapacity was 12.0 billion gha, or 1.8 gha per person, while humanity’s Ecological Footprint was 18.2 billion gha, or 2.7 gha per person. This represents an ecological overshoot of 50 per cent. This means it would take 1.5 years for the Earth to regenerate the renewable resources that people used in 2007 and absorb CO2 waste.” The report also noted “a 30% decline in the health of species since 1970, based on 9,014 populations of 2,688 species of birds, mammals, amphibians, reptiles and fish.”²⁶

Humanity’s environmental impact or ‘footprint’ on the planet is a ‘macro’ problem observed by thousands of scientists, in the form of air and water pollution, species extinction, and now climate change.²⁷ But at its core it is a ‘micro’ problem centered on the human being, his or her consumption, and the desires that drive that consumption. Multiplied by seven billion people it reaches a planetary scale. Consequently, global environmental problems will not be solved in any meaningful way unless billions of people decide to confront and elevate their desire for wealth and physical pleasure.

Today’s Choice

As a society and as individuals, how can we use our enormous wealth for good? One way for a person to avoid being controlled by wealth is to give it to people or causes that need it more than we do. For example, Rabbi Kohn teaches that in contrast to Korach, both Moses and Samuel stated that in all their years of service to the Jewish people, they never took anything for themselves. Giving tzedakah is a mitzvah, and represents an elevation and proper use of wealth.

Right after the story of Korach, G-d commands the giving of one tenth of one’s income to the Levites. This is the response and repair for his actions, to sanctify the Israelites’ wealth and promote a mentality of giving to others. The current custom to give ten percent of one’s income to charity can achieve this today.

²³ UN News Center, “World population to reach 9.1 billion in 2050, UN projects,” 2.25.2005, online at <http://www.un.org/apps/news/story.asp?NewsID=13451&Cr=population&Cr1>

²⁴ “Sustainable Consumption Facts and Trends, From a Business Perspective,” World Business Council for Sustainable Development, p. 9, online at http://www.mapeo-rse.info/sites/default/files/Sustainable_consumption_facts_and_trends_from.pdf

²⁵ “Greenscan 2009 Survey—Consumer Choice and the Environment—A Worldwide Tracking Survey,” online at <http://environment.nationalgeographic.com/environment/greendex/2009-survey/>

²⁶ See report “Living Planet 2010: Biodiversity, Biocapacity, and Development,” available online at <http://www.footprintnetwork.org/press/LPR2010.pdf>

²⁷ A study in the journal *Nature* states that the global ecosystem “is approaching a planetary-scale critical transition as a result of human influence.” See “Approaching a state shift in Earth’s biosphere,” [Barnosky et al](http://www.nature.com/nature/journal/v486/n7401/full/nature11018.html), June 7, 2012, online at <http://www.nature.com/nature/journal/v486/n7401/full/nature11018.html>

Rebbe Nachman of Breslov teaches that donating to people in need is an effective way to break a mindset of just wanting to increase one's own material comfort level.²⁸ Instead of constantly seeking a nicer house, a fancier car, a more luxurious vacation, we can ask ourselves, do we need everything that we have? Do others have everything that they need? What can we give to others? And are we using our resources for holy purposes,²⁹ like the Israelites in the desert, or being taken over by them like the ancient Egyptians and Korach?

Over-consumption, driven by the enormous wealth of our society, poses both a spiritual and a physical challenge. The spiritual challenge is to overcome wealth's pull towards self-gratification and a sense of entitlement. The physical challenge manifests in environmental problems like species loss and pollution.

We are members of a society more wealthy than any in history, and we are being tested by our use of wealth in ways never before seen in the history of Jewish life. Jewish tradition teaches us to beware the dangers that wealth can pose. May we use our resources for holy purposes and to help others, and meet the tests that wealth presents.

This material was produced as part of the Jewcology project. Jewcology.com is a new web portal for the global Jewish environmental community. Thanks to the [ROI community](#) for their generous support, which made the Jewcology project possible.

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²⁸ [Likutey Moharan](#) 13:1, see also [Likutey Halachot](#), Hilchot Tefillah 4:14 by Rabbi Natan Sternhartz

²⁹ For more on this theme, see the materials on ‘Holy Use: Relating to Resources Sustainably,’ at <http://www.canfeinesharim.org/coreteaching7/>