

**Money**  
***Parashat Chaye Sarah***  
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If there is one theme that unites the two major stories in this week's *parashah*, this week's Torah portion, that theme is the power and the value of money.

The first story concerns what happens after the death of the first matriarch, Sarah. Abraham, her husband, comes forward to mourn her and to eulogize her. But then, almost immediately, he is pulled away from that grieving and is forced to do what many people today find themselves doing in such a situation, namely, making funeral arrangements. He has to buy a plot in which to bury his wife. The entire first chapter of our *parashah* is taken up with Abraham's purchase of a cave in the city of Hebron, the cave of Machpelah, located in the fields of Ephron the Hittite. Near Eastern bargaining is vividly depicted in this story: Abraham offers to pay full price, whatever it is, to buy the cave; Ephron, the owner, disingenuously responds that he doesn't want any money for it; Abraham insists: "Come on, tell me what is it worth!" Ephron replies that he doesn't want *any money* for the cave—"What's four hundred shekels between friends?" At that point, Abraham wisely insists, and Ephron, seemingly reluctantly, accepts. They both leave content: Abraham has acquired possession of the cave in which to bury his wife and Ephron has acquired four hundred pieces of silver.

That story ended well—but only because Abraham had the cash in hand to buy that cave. What if he hadn't had any pieces of silver lying around—or what if he had had fewer than four hundred of them? What then?

I grew up in the city of Philadelphia and went to school near the intersection of Broad Street & Olney Avenue. I passed by that intersection often during my youth. Overlooking it was—it may still be there today—a huge billboard, on which there was a prominent advertisement for a local funeral home, the Harold B. Mulligan Funeral Home. I remember seeing, in the corner of the billboard, a small notice, in small print, consisting of only four words: "No deserving poor refused." "That's really bad," I used to think to myself, "not to be able to afford to bury your relatives."



Getting back to Abraham, even if he had no money, presumably, he could have offered Ephron some sort of gift in kind. He could have bartered some objects, or some livestock or perhaps something else, in exchange for that cave. But what if Ephron didn't want anything but cash? After all, he had stated clearly what the value of the cave was: four hundred shekels of silver. What if Ephron didn't want sheep or goats or camels, or cloaks or jewelry or anything else but cash? What then?

Well, the transaction could *still* have gone through successfully—so long as Ephron would have taken an I.O.U.; that is, a promissory note, a written promise by Abraham to pay him at some time in the future. But what if Ephron wouldn't have accepted such a note? What if Ephron had said, "Give me cash, or the deal is off? I am not interested in your promise to pay later." In that case, Abraham could never have buried his wife, at least not there. The story would have ended very differently.

The second story of our *parashah* also depicts what is, in essence, a financial transaction: acquiring a wife for Isaac. Why, after all, does Abraham's servant, go to Aram Naharaim with ten of his master's camels? Why does he take with him "*kol tuv adonav b'yado*"—"all the bounty of his master"? (24:10) Sure, the man he was going to meet, Laban, was a member of Abraham's extended family. And sure, Laban was going to be helpful to Abraham's servant. But is there any doubt how friendly he would have been had Abraham's servant not gone ahead and given Rivkah that gold nose-ring weighing a half-shekel or those two gold bands for her arms, weighing ten shekels??? (24:22) What's the first thing that Eliezer says to Laban when he tells his story? What's the first thing he tells him about Abraham? "*Va-adonai beirach et adoni m'od*"—"God has greatly blessed my master [Abraham]," he says, "*vayigdal*"—"and he has become rich: He has given him sheep and cattle, silver and gold, male and female slaves, camels and asses." (v.35) If Eliezer—or, rather, if his master Abraham—hadn't had money—or what money can buy—Isaac might still be meditating in that field waiting for his true love to arrive.

Money—as these two stories surely teach us—makes the world go 'round. Money is the difference between buying a respectable plot of land in which to bury your wife, and being at the mercy of Mulligan's Funeral Home. Money is the difference between getting a good catch for your master's son, and settling for the less desirable merchandise.

The Torah doesn't seem ambivalent about Abraham's wealth; it states it matter-of-factly. If we look at this text through the lens of economics, our tradition doesn't seem to criticize the amassing of wealth—at least not to the extent that Abraham amassed it. Poverty is clearly not a virtue in the patriarchal period.

It's too bad it's not a virtue, because unfortunately it's becoming more common. We are living in what the Chinese blessing—or curse—describes as “interesting times.” Some of us wish that they weren't so interesting. Some of us are losing our homes. Some of us are losing our jobs. But most of us are experiencing this current crisis in a more subtle fashion: through the drop in value in our retirement accounts. Many of us—millions upon millions of Americans—have taken risks that, in retrospect, we wish we hadn't. We invested in stocks or mutual funds or other investments that were not guaranteed by the United States government. We purchased these investments instead of purchasing “boring” U.S. bonds or guaranteed securities because we hoped to earn a little more money—or even a lot more money than we otherwise would have. To be charitable, many of us were worried that unless we did, our savings would not keep pace with inflation.

Now, you could say that we all collectively took a risk. And anyone who takes a risk shouldn't complain when what he or she feared indeed takes place.

But that is not exactly what happened here. There's a feeling that some of the key assumptions that so many Americans relied upon—such as, that there was effective oversight over our banking system and over our markets—there's a feeling that some of those assumptions that we may have thought we had a right to make were false, and that, instead, unsafe lending practices were employed, there was a laxity of oversight, there was unchecked greed, there were irresponsible excesses, and there wasn't the kind of open sharing of information that should have prevented, if not the abuses themselves, then their near-catastrophic consequences. In other words, many of us have come to realize that we have unwittingly been acquiring risks we had no idea we were taking on, such as the risk that the thoughtlessness and outright greed of some might bankrupt millions of others, that the credit system—on which we all rely—would freeze up; that the entire financial system of the United States would come close to collapsing.

I learned the other night of a new—and frightening—phenomenon that is apparently taking place all over the country. Retired parents who can no longer afford to stay in their retirement homes are moving into the homes of their children. But in some cases those children are raising families of their own, so they don't have room for their parents, so where are they being housed? Those

grandparents are moving into their children's garages. Yes, this is a new phenomenon: grandparents living in garages. That's scary.

Did we allow ourselves to believe that market values can only go up, and not go down? Yes. Did we allow ourselves to become "irrationally exuberant"? Yes. We did all of that, and now you could say that the chickens are coming home to roost. The problem is that many people who didn't own chickens are finding them clucking around in their front yards. The widespread mortgage defaults, the freezing up of the credit system, the overall economic meltdown, are affecting millions of people who did nothing wrong.

It will take some time—probably several years—before all of this settles down, and our nation recovers. In the meantime, we may see widespread unemployment, we may see millions of Americans forced to migrate; we may see widespread misery.

What does our tradition teach us should be our response to all this?

In our *parashah* there didn't seem to be anything wrong with wealth. But later on in the Torah, we do get a bit of ambivalence toward wealth. In Deuteronomy, Chapter 8, in describing what it's going to be like when the Children of Israel get to the Promised Land, the text says,

12When you have eaten your fill, and have built fine houses to live in, 13and your herds and flocks have multiplied, and your silver and gold have increased, and everything you own has prospered, 14beware lest your heart grow haughty and you forget the LORD your God ... 17and you say to yourselves, "My own power and the might of my own hand have won this wealth for me." 18Remember that it is the LORD your God who gives you the power to get wealth ..."

There may not be anything wrong with wealth, but this text reminds us that with wealth can come haughtiness, a sense of superiority.

And that's the clue to what our response to this crisis should be.

Our first response has to be to think of the word, "we," rather than "me." Our response has to be to care—about the neediest of Americans as well as ourselves. If the current economic crisis causes us to be less generous, less giving, less caring, the that would clearly be the wrong response.

There was a lot of attention paid during the recent election campaign to the stresses and strains of the middle class, the so-called, “vanishing” middle class. Those concerns were well-taken. The disparity in income and in economic security between the wealthiest 1% and the poorest 99% of our population has become truly breathtaking. (After all, what indeed is A-Rod’s latest contract worth?) This may very well have contributed to the severity of the crisis we’re now in.

But our first priority must be to make sure that those who have *bubkes*—a colorful Yiddish word that refers to those who hope that Mulligan’s funeral home won’t turn them away—we have to make sure that *their* needs are addressed.

Our response has to be to reach into our smaller and smaller pockets—and still find a coin to share with a needier person than ourselves. Maimonides says that even a poor person who is sustained by charity must give charity. Why? Because, to receive support from the community without having the obligation to help another is degrading. It is ennobling to give *tsedakah*.

There was a lot of hot air in the recent election campaign about socialism. That was before the CEOs of the Big Three automakers flew to Washington, D.C., in their private jets—apparently, each of them in a separate jet—to plead for government handouts. I’m not sure why it’s any less socialistic—“as if there’s anything wrong with that,” to quote *Seinfeld*—to bail out big banks or insurance companies or even entire industries, than it is to bail out people who are losing their homes, and their jobs.

Jewish law and tradition are communitarian. They encourage us to think of others and their needs—especially when times are tough. Because ultimately, as we learn from that great novel of the Depression, *The Grapes of Wrath*, every one of us is a human being worthy of being fed and clothed, worthy of dignity and respect.

This coming Thursday is the holiday of Thanksgiving. I hope that each of us will take this holiday a little more seriously than perhaps we have up until now. Thanksgiving is the day not to complain about how much we’ve lost in our 401Ks, but to be grateful for what we have. It’s the day not to lament the diminished values of our homes, if we are lucky enough to own them—but to be grateful that we’re not living in a garage—or worse.

But that gratitude is just the first step. We should channel that gratitude into a commitment to maintain—and even to strengthen—the safety net that every civilized country should maintain for its most vulnerable residents, so that during

the winter ahead, however long it may last, we leave no man, woman or child behind.