

There once was a Pub in Venice Beach whose bartender was so strong that he could squeeze a lemon with such force, not even a **single drop** could be drawn out of it afterward. A challenge was made to the patrons: Whoever could squeeze even one more drop from the lemon would get the \$1,000 kept in a jar on the bar.

Just like King Arthur's mythic Sword in the Stone, day after day, the mightiest of the community came in and gave it their all. But no one, not even the bodybuilders of Muscle Beach, could eek out even one drop.

Then one day, a petite Jewish woman walked in and saw the jar with the prize money and the lemon. She asked if she could give it a try. Amused, the grizzly bartender smiled and said of course, calling over the other patrons to witness what he was sure going to be yet another failure.

The woman took the lemon and examined it. She held it just so, gave a firm squeeze, and behold! *Seven more drops* fell easily into the glass. Flabbergasted and humbled, the bartender asked, "How did you squeeze *seven more drops from an empty lemon?!*" The woman smiled and said, "It was easy. **I'm a fundraiser.**"

Ain't it the truth! Has anyone here ever taken a meeting or phone call with a fundraiser, confident that this time you'll be able to resist their persuasion, only to wind up wondering how it was you agreed to increase your gift? **How do they do that?** It's like a superpower.

But let me ask: why **do** we clench up? If we know **our gift makes a difference** and giving makes us feel good, why do so many of us **dread** being asked?

At this moment, now that you know my subject is about money and giving, I imagine **someone here is dreading** that I may break into an appeal. “It’s Rosh Hashanah, what’s he doing talking about money?” *Why?*

On Rosh Hashanah we gather to contemplate our **nature**, to reveal our **moral weak spots**, and to design a way to become a better, more compassionate person. I want to explore how our **relationship to money** either **gets in the way or helps free** our soul to make a real difference in the world.

Of itself, “money” is a fiction. We made it up. It has **no intrinsic value**, like food or water. But we give it so much **life** that it drives human society. If we have money, we have **security**. If we don’t have security, we suffer **anxiety**. Money may be a fiction, but our anxiety is real.

Money, however, also creates **opportunity to create and free the human spirit**. At once, money is both **the problem and the solution** to so much human suffering.

I hadn’t thought about this much until I read a very important book by visionary fundraiser, Lynn Twist. Her book, “The Soul of Money,” is a very thoughtful reflection on how **our relationship to money** can **inspire or diminish** us.

In 1977 Twist founded “The Hunger Project,” a non-profit whose mission is to end world hunger. Through this work, she has encountered people across the spectrum of wealth, especially at the extremes. She makes very lucid observations about human nature.

Twist noticed that people generally **move between**, two **orientations toward money**. One is **problematic**, and the other is **redemptive**.

She observes we are either governed by fear about the **scarcity of money**, or, we can have the disposition of **sufficiency**, seeing money as a positive and meaningful force that we **wield** as an **extension of our love**, compassion, and soul. Money either has **us** in **its** grip like Pharaoh, or we have **it in ours**, liberating our spiritual and ethical power.

Twist teaches that a **scarcity** relationship with money has three basic elements. We feel:

1. There isn't enough (so we need more)
2. More is better (and therefore we endlessly need more)
3. A mental foreclosure that reality is unchangeable, i.e., there's not much we can do. Situations are systemic and I can't change it

One who is dominated by scarcity is driven by **lack**. Scarcity drives an **unquenchable desire for more and more**.

It is the opposite of the famous rabbinic teaching, "*Ezeh hu ashir? HaSameach b'chelko. Who is truly wealthy? The one who is **content with his lot**.*" It is known. Strangely, it appears that this gets more difficult the more money we have.

Twist tells the story of a man she knew who earned \$5 million a year. Take home pay! As I read, I thought wow, he had it made, and wouldn't it be nice to be that guy. But then she went on to describe **how much this man suffered** because in his circle of friends there were individuals who earned **more than \$100 million a year**, and how diminished he felt because he was nowhere near getting into "that club."

We might dismiss this gentleman's suffering for feeling the **poorest "rich man" in the club**. But her point was, he

couldn't see what he had, he could only see what he lacked. This is a pitfall we all are vulnerable to.

I discovered this by accident one day when teaching a class to 9th graders at Milken Community Day school the mitzvah of tzedakah, giving 10% of our income to charity.

I set up the scenario that they started a business, and on their first day they made \$1. How much were they obligated to give to Tzedakkah? 10 cents. I asked them to raise their hands if they would be honestly willing to give it, and the whole class raised their hands. The next day, things got better and they earned \$10. How much for Tzedakkah? \$1. The hands stayed up.

The next day they made \$100! How much in Tzedakkah? \$10. Would they give it? All the hands stayed up. And the next day, \$1,000! How much? \$100. Would they give it? All the hands stayed up. The next day: **\$10,000**. How much? \$1,000. Would they give it? It was here that I noticed a hand or two dropped.

The next day their business earned **\$1,000,000**. How much in Tzedakkah? Many of them blurted out "\$10,000." When I asked them to think again, there were gasps when they realized 10% of 1million was \$100,000. **And nearly all the hands dropped.** It appeared that at that level, 10% was just too much to give away. I was in shock.

We spoke about how much a person actually "needs" to live, even well. I also pointed out how much more they needed the tzedakah they were willing to give up when they made **less**, but nevertheless were **more willing to give**. I even emphasized that as their income increased, the **good they could do with their tzedakah grew in proportion to how**

much less they needed the money themselves...no
response.

I even drew a line with 10 segments and colored in only one. I dramatized that **they kept 90%**. It didn't matter. All they could see was \$100,000 being lost, and not \$900,000 gained. It was too much. I could feel the **chill of scarcity on these young minds**. But this is natural.

Hillel taught in Pirkei Avot, "*Marbeh nechasin, marbeh da'aga* / *The more property, the more anxiety.*" An unexamined relationship with money can lead to a kind of moral dysfunction. It takes spiritual work to know **when enough is enough**, and **how to open our own hand**. A natural flaw can become a **spiritual power**. This is our work.

The power of "enough/*Dayenu*" is "**sufficiency**," turning money into **energy for meaning and holiness, regardless of how much or little we have**. If money feeds scarcity, there is never enough. But **if one feeds on sufficiency, one has everything**.

Twist tells the story of a woman she encountered at a Church meeting where she talked about her work at The Hunger Project. After her talk, an older woman came up to her and in a very heartfelt way pledged the money she had saved for charity for the year: \$25.

One could say if a person can only afford to donate \$25 a year, then maybe they can't afford to give at all. But what was moving to Ms. Twist was that this woman **exuded dignity and wholeness**, that this \$25 was about **the donor's sense of obligation to alleviate suffering in the world**. It made her feel **whole to give** and gave her meaning. This is sufficiency.

Sufficiency opens the heart and draws us close to something larger than ourselves. This is the essence of living a meaningful life.

Ancient Israelite worship was exercised through bringing *korbanot/sacrificial* offerings mostly of food. The word “*Korban*” derives from the word “L’ KaReV” which means “to bring close.” Ancient Israel drew closer to God through the **offerings it made**. Today, we draw close to God by observing God’s commandments, the mitzvot, and making a difference in the world. It’s a mitzvah to give *tzedakkah*, charity. **Giving is our *korban***, our way of drawing close to God.

A pillar of Jewish spirituality is to be conscious of what we worship. Since we are susceptible to the worship of objects, like money, we are asked to **let some of it go**. If we can’t let it go, we’re really **worshipping money and not God**.

Tzedakah are God’s Fingertips—it’s our way of **helping God touch the world**.

By now, I’m sure someone has been wondering why I’m only talking about money, as if **time** were not also tzedakah, as if our volunteerism isn’t also a way for God to touch the world. You’re right, **that’s also tzedakah**. But please realize, it is **not either-or**. It’s **both-and**. Giving of our material is as important to giving of our unique talents and time. This lesson is learned from the *Sh’mah*.

Twice a day, Jews recite the *Sh’mah*, “*v’Ahavta et Adonai Eloke’cha b’chol l’vav’cha, b’chol nafshecha, u’v’chol meodecha*, You shall **Love** the Lord your God, with all our **heart**, with all our **soul/body**, and with all our **might/resources**.” What does it mean to **love God**?

The *Sh’mah* teaches to **love God with everything you are**.

The definition of Philanthropy is “Love of humankind.” To **love God** is to **love the creation with God’s image:** humanity. Perhaps “philanthropy” is the meaning of the mitzvah “*V’ahavta l’re’eicha Kamocha, Love your neighbor as yourself.*” **Giving to sustain our neighbor is an act of loving them, and therefore loving God.** Why is this a challenge?

Deuteronomy 15 instructs us, “do not harden your heart and shut your hand against your needy kin. Rather, you must open your hand and lend whatever is sufficient to meet the need.” The Torah is sensitive to the **instinct** to recoil from giving. But if we don’t “open our hand,” it not only harms the needy, *it hardens our own heart.* It sounds good to “love the neighbor” or “help the needy,” but it is **easier to recoil.** To prevent a hardening heart, it helps to have a practice.

A simple one is to keep a separate Tzedakkah account. I have one at Chase, where 10% of my salary goes automatically. This way, there’s no guesswork. I know exactly how much I have to give. The goal is to zero the account by the end of the year.

This account is a kind of spiritual ledger. If we’re willing to be meticulous about our diet and exercise, or our self-care regimen, *kal vachomer/how much the more so* should we be meticulous in our giving and prevent a hardened heart. Also if we don’t account for our tzedakkah, we are likely to give far less than we would otherwise want.

People, myself included, tend to swing between feeling “scarcity” and “sufficiency.” Accounting for our tzedakah becomes valuable spiritual work and allows us to make conscious choices.

In a few moments we will recite the *Unetaneh Tokef* prayer, when we sing: On Rosh Hashanah the Book of Life is opened,

and our fate is inscribed for the coming year. Who shall live and who shall die? We have these 10 days to shift our fate with three acts: “*Tshuvah, Tefilah, U’tzedakah ma’avirin et Roah Hag’zera!* Repentance, prayer, and *Tzedakah/charity, will remove the darkness of the decree.*”

Why does Tzedakkah have this kind of power? A Talmudic teaching (Bava Batra 10a) gives us a clue:

“It is taught in a baraita that Rabbi Yehuda would say: Ten strong entities were created in the world, one stronger than the other. A mountain is strong, but **iron**, which is stronger, cleaves it. Iron is strong, but **fire** melts it. Fire is strong, but **water** extinguishes it. Water is strong, but **clouds** bear it. Clouds are strong, but **wind** disperses them. Wind is strong, but the **human body** withstands it. The human body is strong, but **fear** breaks it. Fear is strong, but **wine** dispels it. Wine is strong, but **sleep** drives it off. And **death** is stronger than them all, *but charity saves a person from death.*”

Our charity is an extension of our life force, a legacy that can bring more love and life into the world. Another reading is that, for the midrash, “**death**” is synonymous with the **hardened heart**. A hardened heart is stronger than all the hardest materials and powers in the world. Tzedakah, charity, softens this heart, and allows life force to flow anew.

I conclude with Lynn Twist’s words: “Money is like water. It can be a conduit for commitment, a currency of love. Money **moving in the direction of our highest commitments** nourishes our world and ourselves. What you appreciate appreciates.

When you make a difference with what you have, it **expands**. Collaboration creates prosperity. **True abundance** flows from “**enough,**” never from “**more.**” Money carries our intention.

If we use it with integrity, then it carries integrity forward. Know the flow—**take responsibility for the way your money moves in the world.** Let your soul inform your money and your money express your soul.”

May we all prosper and **live in sufficiency.** May we be liberated from the worries of financial scarcity, and may our resources be an **offering that brings us closer to one another.** Then, when the fundraiser gives a call, we won't need to hide—we'll welcome her in and let the blessings begin.

Shannah Tovah, u'metukah, a sweet and fulfilling New Year, filled with abundance for us all.