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# ETHICAL WEALTH IS NOT A PARADOX: THE TALMUDIC GUIDE TO PROSPERITY

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## Abstract

A crucial pedagogical tool of the Talmud, one of the most influential books of Late Antiquity, is the use of divine reward and punishment as a way to promote ethical conduct. This paper examines ten behaviors whose reward, according to the sages, is wealth. These include being charitable, conducting business in an ethical manner, honoring the Sabbath, respecting one's spouse, acquiring wisdom, being an honest public servant, and leading a simple, humble life.

**Keywords:** Talmud, Talmudic stories, wealth, charity, business ethics, ostentation, humility.

## Introduction

There is a great deal of interest in the Talmud today, especially in much of Asia (Alper, 2019; Kremer, 2013) and Russia (Liphshiz, 2016). South Koreans have developed a fascination for the Talmud and have made it part of their curriculum. Many Korean homes have a version of the Talmud and call it the "Light of Knowledge"; they feel that the secret of Jewish success in business is hidden in the pages of the Talmud (Arbes, 2015; Savir, 2013). The Talmud is also popular in China; there is a belief there that it can give one an edge in conducting business (Fish, 2010).

Solomon (2009, p. xi) makes an important observation about the Talmud: "The Talmud, frequently censored and occasionally banned and burned by the Catholic Church, is one of the most influential, though seldom acknowledged or properly understood, writings of Late Antiquity." The Talmud is indeed an important, relevant work that can be used to teach humankind many valuable lessons (Socken, 2009). The Talmud has much to say about living an ethical, rewarding life (Friedman, 2012). Friedman and Fischer (2014) demonstrate how Avos (Ethics of the Fathers), one of the 63 tractates of the Talmud, can be used to make the world a better place.

## Background

Jewish written law is contained in the Pentateuch (the Five Books of Moses, *i.e.*, the Torah). The Talmud, the Oral Law, is primarily a collection of rabbinical discussions and commentaries on the text of Torah. Compiled separately in academies in Israel and Babylonia, the Talmud elaborates on the Hebrew Bible and consists of the Mishna and the Gemara. Thus, there are two Talmuds: the Jerusalem Talmud and the larger and more authoritative Babylonian Talmud. Both often use a case-method type of approach to illustrate a particular problem or a proposed solution. The Mishna, comprised of ancient oral traditions, was compiled and redacted by Rabbi Yehuda HaNasi, known as Rebbi, circa 189 CE. The Gemara, completed circa 500 CE, consists mainly of commentaries and discussions on the Mishnaic material; The Jerusalem Talmud was probably completed about 400 C.E. One major difference between the two Talmuds is that about one-third of the Babylonian Talmud

consists of aggadic material (homiletics) vs. one-sixth of the Jerusalem Talmud. In addition, the Aramaic language used in the Jerusalem Talmud is not the same as that of the Babylonian Talmud (Rabinowitz, 2008).

Jewish tradition (Babylonian Talmud, Sanhedrin 14b) organizes the Hebrew Scriptures into three categories of the canon. The *Five Books of Moses*, also called the Pentateuch or the Torah, are Genesis, Exodus, Leviticus, Numbers, and Deuteronomy. The *Prophets* consists of eight books, including Joshua, Judges, Samuel, Kings, Jeremiah, Ezekiel, Isaiah, and the Twelve Minor Prophets (e.g., Haggai, Zechariah, and Malachi). The *Writings* is comprised of eleven books, including Ruth, Psalms, Job, Proverbs, Ecclesiastes, Song of Songs, Lamentations, Daniel, Esther, Ezra (and Nehemiah), and Chronicles. The Hebrew Bible is referred to by Jews as the *Tanach*, an acronym for Torah, *Nevi'im* (Prophets), and *Ketuvim* (Writings).

The scholars of the *Mishna* are called *Tannaim* (from *circa* 10 CE to 220 CE) and those of the *Gemara* are known as *Amoraim* (from *circa* 200 CE to 500 CE). By studying the Talmud, one examines the wisdom of sages who lived during a 500-year period. One-hundred-and-fifty *Tannaim* are mentioned in the Mishna (Margolis, 2000: IX). Gray (2008) estimates that the number of *Amoraim* is probably around 2,000.

The Talmud provides a detailed record of the beliefs of the Jewish people, their philosophy, traditions, culture, and folklore, *i.e.*, the *aggadah* (homiletics) and is replete with legal and ethical questions. The *Midrash* is a collection of writings devoted to the exposition of biblical verses.

Chajes (2005, p. 195) states that the aim of the homiletic portion of the Talmud (*aggadah*) was to inspire people to serve the Lord. Maimonides (1135 - 1204) describes individuals who take the homiletics of the Talmud literally as simple-minded fools because there are hidden inner meanings in the stories, riddles, and parables used in *aggadah* (Maimonides, Sanhedrin, Introduction to the Mishna, Chapter 10). Eisen (2007) notes that many respected scholars viewed *aggadah* as a parable or “rhetorical invention” for an educational or ethical purpose.

The Talmudic sages understood that obeying the letter of the law was not sufficient and devised numerous ways to enhance the law and ensure that people went beyond the requirements of the law. Overemphasizing rules and ignoring values can actually result in unethical behavior; some people will do everything to game the rules and not be concerned with ethics. Two of the important Talmudic devices were stories and reliance on divine reward and punishment (Friedman, 2018). For example, the Talmud used the promise of long life as a reward for being scrupulous in observing various precepts such as charity giving (Friedman, 2019).

The problem of making ethics rule-driven rather than value-driven has been noted by many organizations including the Veterans Health Administration.

Rules usually define prohibited behavior or minimal standards, instead of inspiring exemplary or even good practices. A rules-based culture tends to emphasize compliance with “the letter of the law” as opposed to fulfilling “the spirit of the law.” From an ethics perspective, overemphasizing rules can lead to “moral mediocrity”—or worse, unethical practices, if employees equate “no rule” with “no problem” or if they “game the rules” by developing ethically problematic workarounds. While employees in rules-driven organizations tend to concentrate on what they must do, those in organizations with a healthy ethical environment and culture tend to concentrate more on what they should do—finding ethically optimal ways to interpret and

act on the rules in service of the organization's mission and values (Fox, et al., 2007, p. 3).

Halbertal (2011, para. 8) states that "The juxtaposition of law and narrative is a characteristic and important feature of the Talmud." He sees three roles for narrative: Jewish law and narrative have been joined since the Bible, and one can identify three paradigms for the relationship between them. The first and simplest is when the narrative provides a basis for the law. The story of the exodus from Egypt, for example, explains the meaning of the paschal sacrifice and the various rules of the Seder. The second paradigm emphasizes the way in which the story permits a transition to a different sort of legal knowledge. A story allows us to see how the law must be followed; we move from "knowing that" to "knowing how." More than a few Talmudic stories play that role, showing that it is sometimes no simple matter to move from text to action. The third paradigm is the most delicate. Here, the story actually has a subversive role, pointing out the law's substantive limitations. That is the paradigm for our series of stories of encounter and forgiveness (Halbertal, 2011, para. 18).

Thus, we see that the stories told in the Talmud and Midrash were not necessarily meant to be taken literally. Literal or not, these stories have important messages. Cardozo (2018, p. 159) underscores the point that *aggadah* enhances the law, and with it one acquires a profound understanding of the law by examining the deeper messages in the *aggadah*. There are opinions that the "juxtaposition of the narrative to the [*halachic* or legal] norm" is used at times to hint that the legal system should be open to change if societal conditions evolve and make it necessary (Nadler, 2007). Rubenstein (2002) opines thus:

The storytellers were not attempting to document "what actually happened" out of a dispassionate interest in the objective historical record, or to transmit biographical facts in order to provide pure data for posterity. This type of detached, impartial writing of a biography is a distinctly modern approach. Nowadays we distinguish biography from fiction... In pre-modern cultures, however, the distinction between biography and fiction was blurred. Ancient authors saw themselves as teachers, and they were more concerned with the didactic point than historical accuracy (Rubenstein, 2002, p.12).

Rubenstein (2002, p. 14) stresses that the correct question to ask about a Talmudic story is "What lesson did he [the storyteller] wish to impart to his audience?" and "What does the story teach us about rabbinic beliefs, virtues, and ethics?" Those are more significant questions than whether the story is completely true, partially true, or a metaphor.

### **Biblical Attitude towards Wealth**

Unlike the Christian Bible, which largely is dismissive of wealth and the wealthy, the attitude of the Hebrew Bible and the Talmud towards riches is quite positive since it enables one to help others; the patriarchs, —Abraham, Isaac, and Jacob — were wealthy. The Talmud avers that Moses and other prophets were wealthy (Babylonian Talmud, Nedarim 38a). Judges were supposed to be wealthy people who despised money (see Exodus 18:21).

God blesses those who use their possessions to help the poor (Deuteronomy 15:10; Isaiah 1:17-19; Proverbs 19:17). Wealth, peace, and/or long life are rewards from God for obeying His laws (Leviticus 26: 3-13; Deuteronomy 11: 13-16; Deuteronomy 25:15; Proverbs 22:4). There is nothing wrong with enjoying one's resources in a modest, unostentatious manner. In fact, there is a Talmudic opinion that one will be punished for not

indulging in permissible pleasures (Jerusalem Talmud, Kiddushin 4:12). Neril (2020) makes the point that one must pass the test of wealth:

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 (Neril, 2020, para. 3).

In the *Song of Moses* there is a verse that declares (Deuteronomy 32:15), “But Jeshurun became fat and kicked; you became fat, you became thick, you became gorged...” The title “Jeshurun” given to the Israelites is from the root of *yashar* which means upright, straight and just. When upright people become preoccupied with physical pleasures and become corpulent, they abandon their righteous ways.

Similarly, the prophet Amos was also concerned that overindulgence and crass materialism could lead a people astray. He mockingly referred to the Israelite women of his time as “cows of Bashan,” meaning they were as fat and beautiful as the cows that grazed on the rich pastureland of Bashan. He was angry particularly at the married women because he felt that their excessive materialism caused their husbands to become deceitful. The Talmudic sage, Rava, felt the same about the women of his town, Machuza, and believed that the women’s extremely lavish lifestyle, without working themselves, encouraged their husbands to become dishonest.

Scripture states (Amos 4:1): “Hear this word, Oh cows of Bashan that are on the mountain of Samaria, who oppress the poor, that crush the needy, and that say to their lords, Bring that we may drink.” Rava said: Such are the women of Machuza who eat without working (Babylonian Talmud, Shabbat 32b-33a).

Prosperity becomes a problem if it causes one to be arrogant and forget its source and that prosperity has a higher purpose (Deuteronomy 8: 11-18). God warns humankind not to say, “My strength and the might of my hand made me all this wealth” (Deuteronomy 8: 17). Riches are supposed to be seen as a gift from God and should be used to obey the laws of the Torah which stresses engaging in deeds of lovingkindness.

The Torah (Deuteronomy 17:17) states that even a king is not permitted to “greatly increase for himself silver and gold,” and provides a reason (Deuteronomy 17:20): “So that his heart does not become lifted above his brethren.” Ramban, a prominent medieval commentator, observes that if haughtiness is to be shunned by a king, all the more so should it be shunned by ordinary people. The king, however, is permitted to increase his wealth to help others (*Sefer Hachinuch*).

One king who was punished for flaunting his wealth was Hezekiah. He flaunted the great wealth in his treasuries to Merodakh-Baladan, son of Baladan, the King of Babylonia. Isaiah said to Hezekiah (Isaiah 39:6): “Behold, a time is coming when everything in your palace and what your forefathers have accumulated to this day will be carried off to Babylonia; nothing shall remain, says the Lord.” Hezekiah’s sin was in taking too much pride in his worldly possessions and showing them off.

When Solomon was a young boy, God appeared to him in a dream and offered him anything that he desired (I Kings 3). Solomon did not ask for longevity, power, or riches; instead, he asked God to provide him with: “An understanding heart to judge people and the ability to discern between good and bad; for who is able to judge this great people of Yours” (I Kings 3: 9). Solomon knew that what a person – especially a leader – needs is wisdom, a

passion for justice, and concern for people. His request indicated that he was worthy of being a leader and God replied to him:

Since you have asked for this and not for long life or wealth for yourself, nor have asked for the death of your enemies but for discernment in administering justice, I will do what you have asked. I will give you a wise and discerning heart, so that there will never have been anyone like you, nor will there ever be. Moreover, I will give you what you have not asked for—both wealth and honor—so that in your lifetime you will have no equal among kings. (I Kings 3:10-13, NIV)

Solomon was indeed given great wisdom and was known as *chacham mi'kol ha'adam*, the wisest of all people:

His fame spread through all the surrounding nations. He composed 3,000 parables, and his songs were 1,005. He discoursed about trees, from the cedars of Lebanon down to the hyssop which grows out of the wall. He also discoursed about animals, birds, crawling creatures and fish. They came from all the nations to hear Solomon's wisdom, as did all the kings of the earth who had heard of his wisdom. (I Kings 5:11-14)

Unfortunately, Solomon failed the test of wealth and was not saved by his great wisdom. After building the Temple, a costly undertaking, Solomon should have erected a modest palace. There was no reason for a man with so much wisdom to spend so much time and money on such an ostentatious palace that was extremely costly and took 13 years to complete (I Kings 7:1). It is no accident that he spent more time on his palace than on the Temple, thus indicating which was more valued by him. A spectacular palace was not enough for Solomon; he made (I Kings 10:18) “an immense ivory throne and overlaid it with glittering gold.” The throne was quite glorious and consisted of 12 golden lions—one on each side of the six steps (I Kings 10: 18-20). He became obsessed with acquiring horses and imported the best ones from Egypt (I Kings 10: 28). He also married an unusually large number of women and had 700 royal wives and 300 concubines (I Kings 11:3). His overtaxing of the people to pay for his lavish lifestyle would eventually cause serious problems for Rehoboam, his son and successor.

### **Talmudic Attitude towards Wealth and Work**

The Talmud stresses the dignity of honest work. Rav told Rabbi Kahana: “Flay a carcass in the street and earn a wage and do not say, ‘I am a great person and this job is degrading to me’” (Babylonian Talmud, Baba Bathra, 110a). They suggested, “There is no occupation which can disappear from the world [i.e., all are useful and important] ...The world requires both perfumers and tanners; fortunate is he whose occupation is that of a perfumer, and woe to him who works as a tanner” (Babylonian Talmud, Kiddushin 82b).

The sages of the Talmud worked at many diverse occupations. They spoke not as theoreticians, but as people who understood what it meant to work for a living. For instance, Hillel was a woodchopper before he became the *Nasi* (President of the Sanhedrin) and Shammai the Elder was a builder. Abba Chilkiyah was a field laborer; Rabbi Yochanan b. Zakkai was a businessman for forty years; Abba Shaul was a gravedigger; Abba Oshiya was a launderer; Rabbi Shimon P’kuli was a cotton dealer; Rabbi Shmuel b. Shilas was a school teacher, Rabbi Meir and Rabbi Chananel were scribes; Rabbi Yosi b. Chalafta was a tanner; Rabbi Yochanan HaSandlar was a shoemaker; Rabbi Yehoshua b. Chananiah was a blacksmith; Rabbi Safra and Rabbi Dimi of Nehardea were merchants; Rabbi Abba b. Zavina was a tailor; Rabbi Yosef b. Chiya and Rabbi Yannai owned vineyards; Rabbi Huna was a farmer and raised cattle; Rabbi Chisda and Rabbi Papa were beer brewers; Karna was a wine

smeller (he determined which wine could be stored and which had to be sold immediately); Rabbi Chiya b. Yosef was in the salt business; Abba Bar Abba, (father of Mar Shmuel) was a silk merchant; and (Mar) Shmuel was a doctor.

The sages of the Talmud encouraged people to do their work conscientiously. They taught that four things have to be done industriously: Torah study, performance of good deeds, prayer, and performance of one's occupation (Babylonian Talmud, Berachos 32b). Whenever he went to the academy, Rabbi Yehudah would carry a pitcher on his shoulders and say, "Great is labor for it honors the worker" (Babylonian Talmud, Nedarim 49b). The Psalmist declares (128:2): "When you eat the labor of your hands, you shall be happy, and it shall be well with you."

This paper will examine what the Talmud says about how to become wealthy. Translations of the Talmud used in this paper are mainly based on Adin Steinsaltz (available at Sefaria.org; William Davidson Talmud), ArtScroll, and Soncino (available at AWOL – The Ancient World Online or <http://www.halakhah.com/>). The names of the sages usually indicated the father's name; the "b." means *ben* (Hebrew) or *bar* (Aramaic) meaning son. For example, Eliezer b. Shimon is Eliezer, the son of Shimon. The Talmud usually refers to God as the Holy One, blessed is He (*HaKadosh Baruch Hu*).

### **Giving Charity**

The Talmud (Babylonian Talmud, Taanis 9a) describes wealth as a reward from God. In a wordplay on the biblical verse (Deuteronomy 14: 22): "You shall surely tithe," the Talmud advises that one should tithe in order to become rich (the Hebrew word "to tithe" is very similar to "to become rich.") The verse (Proverbs 11:24), "There is one who scatters and yet is given more" is interpreted as referring to one who spends his money on the needy. Wealth is seen as "comely to the righteous and comely to the world" (Babylonian Talmud, Avos 6:8), and affluent people who used their possessions to help others were respected by the Talmudic sages (Babylonian Talmud, Eruvin 86a). This belief that being charitable leads to wealth is noted in another tractate (Babylonian Talmud, Shabbos 119a): Rabbi Yishmael ben Yosi told Rebbi (Rabbi Yehuda the Nasi) that Heaven rewards people living in Israel who are strict about giving their tithes with wealth.

The sages of the Talmud made it very clear that the punishment for neglecting the poor or failing to giving them their due tithes was poverty (Babylonian Talmud, Temurah 16a; Midrash Tanchuma, Vayishlach 10; Sifri Deuteronomy 134). This is not surprising given the horrific punishments discussed in the Admonition (Leviticus 26; Deuteronomy 28: 15-69), which describes the punishment for disobeying the laws of the Bible, including drought, pestilence, famine, and loss of crops to the enemy. Proverbs states clearly (3: 9-10): "Honor the Lord with your wealth and with the first of all your produce; then your storehouses will be filled with plenty, and your vats will be bursting with wine." In the Book of Ruth (Ruth 2:2-9), it is apparent that Boaz, a wealthy landowner, scrupulously observed the laws dealing with gleanings. Gleanings are one of several entitlements the Hebrew Bible allows the poor. There is also *peah*, a corner of the field that was not harvested but left for the poor (Leviticus 19:9). Also, if a bundle of grain was accidentally left in the field during the harvest, the owner was not permitted to return for it. This sheaf had to be left behind for the poor: "It shall be for the stranger, the orphan, and the widow." (Deuteronomy 24:19). Ruth was one of many poor people who followed the harvesters and collected the gleanings from Boaz's fields

The Book of Ruth begins with Elimelech, a wealthy landowner, leaving his homeland, Israel, for Moab because of a famine. According to the Midrash (Midrash Ruth Rabbah 1) Elimelech, left his homeland because he realized that the famine in Israel would result in an increase in the number of impoverished people and he did not want to have to provide them

with assistance. His lack of compassion for the impoverished, starving people caused him to abandon his homeland. His punishment, according to the Talmudic sages, was that he lost his life as well as his wealth. Boaz, his kinsman, stayed behind and prospered.

The following probably happened after the destruction of the Temple by the Romans. Nakdimon ben Guryon was one of three extremely affluent people living in Jerusalem before the destruction of the Second Temple (Babylonian Talmud, Gittin 56a).

Rabbi Yochanan b. Zakkai was once riding on a donkey leaving Jerusalem, and his disciples were walking behind him. He saw a young woman picking kernels of barley out of the dung of cattle belonging to Arabs. When she saw him, she covered her face with her hair and stood before him. She said to Rabbi Yochanan: "My master, feed me." He replied: "My daughter, who are you?" She replied: "I am the daughter of Nakdimon b. Guryon." He asked her: "My daughter, what became of your father's wealth?" She replied: "Is there not a proverb in Jerusalem: The salt [way to preserve it] of wealth is its diminution [by charity] and some say the 'salt of money is benevolence.'" Rabbi Yochanan asked her: "And what of your father-in-law's money?" She replied: "one destroyed the other." [the combining of the money from the two sources resulted in the loss of both]. She said to him: "Rabbi, do you remember when you signed on my marriage contract (*kesubah*)?" He said to his students: "I remember when I signed her marriage contract and I read in it that her father gave her a dowry of one million golden denars besides that which she was promised by her father-in-law." R. Yochanan b. Zakkai then burst into tears and said: "Happy are you, O Israel. As long as you perform the will of God, no nation or people can rule over you; but when you fail to perform the will of God you are delivered into the hands of a lowly nation. And not into the hands of the lowly nation itself, but also into the hands of the animals of the lowly nation!"

Is it true that Nakdimon b. Guryon did not give sufficient charity? Behold we are taught in a *Baraitha*: "It was said of Nakdimon b. Guryon that when he left his house to go to the house of study, the entire path on which he walked on would be spread out with fine woolens and the poor people would come and fold them up behind him [for their own use]. If you prefer, I will say that he did it only for his own honor, and if you prefer, I will explain that he did not give a sufficient amount of charity. As people say: "According to the strength of the camel is the load" [the wealthier the man the greater the responsibility].

We are taught in a *Baraitha* that R. Elazar b. Tzadok said: "May I so live to see the consolation [a form of oath], if I did not see her in Acco picking barley from between the hoofs of the horses (Babylonian Talmud, Kethubos 66a-67b; based on translations by ArtScroll and Sefaria).

The lessons of this story are obvious. Rich people are obligated to help the poor; the punishment for not assisting the impecunious is poverty. Ideally, charity should be given anonymously and not for the purpose of being honored. The Hebrew word for charity, *tzedaka*, actually means righteousness and justice. Being charitable is an obligation and should not be seen as a discretionary kindness.

Additional Talmudic sayings about being charitable include:

When a poor person approaches the donor and asks for assistance: If the poor person is given assistance, it is well. If not, then (a verse in Proverbs 22: 2) 'The rich and the poor man meet together; God is the maker of them all;' the One who makes this person rich will make him poor, the One who makes this person poor will make him rich (Terumah 16a).

Rabbi Yehoshua ben Levi states: Anyone who is accustomed to performing acts of charity will be rewarded with children who are masters of wisdom, masters of wealth, and masters of aggada (Babylonian Talmud, Bava Bathra 9b).

Mar Ukva's wife was also very much involved in providing charity for the poor. In this story, she protects her husband from getting his feet burnt. The next story demonstrates the reward for giving charity anonymously. Nadler (2007) examines this story and deals with the issue that the halachic norm of not shaming a person stands in tension with the narrative. In the story, Mar Ukva's wife's approach to charity — which is more empathetic but not anonymous — appears to be superior to her husband's approach. Mar Ukva was extremely wealthy and when he was dying, he discovered that his charity contributions amounted to “seven thousand Siyankian [gold] dinars.” This was an enormous sum but Mar Ukva was not satisfied and he remarked: “My provisions are light and the way [i.e., the journey after death] is far.” Mar Ukva went ahead and donated half of his estate to charity (Babylonian Talmud, Kethubos 67b).

Mar Ukva had a poor man in his neighborhood into whose door-socket he used to throw four zuz every day [this was done anonymously]. Once the poor man thought: “I will go and see who is doing me this kindness.” On that day it happened that Mar Ukva was delayed at the house of study and his wife was accompanying him. As soon as the poor man saw them moving the door to put the money in the socket, he went out after them. They fled from him and ran into a furnace from which the coals had just been swept. Mar Ukva's feet were getting burnt and his wife said to him: “Raise your feet and place them on my feet.” [Her feet were not getting burnt.] Mar Ukva felt dejected as it appeared that her merits were greater than his. His wife said to him: “I am usually at home so the poor people find me easily and also the benefit they derive from my charity is immediate.” [She gives the poor people food and her husband provides money.]

And what was the reason for all that? Because Mar Zutra b. Tobiah said in the name of Rav (others state: Rabbi Huna b. Bizna said in the name of R. Shimon the Pious; and others again state, R. Yochanan said in the name of Rabbi Shimon b. Yochai): “It is better to throw oneself into a fiery furnace than to publicly shame another person” (Babylonian Talmud, Kethubos 67b; based on Soncino and ArtScroll translation).

Maimonides (Mishna Torah, Laws of Gifts to the Poor, 10:7) states that the highest form of charity involves providing the poor person with the tools necessary to become self-sufficient — a gift or loan enabling one to start a business, a partnership in a business, or a job. If this is not possible, then, to protect the dignity of the poor, it is best to give charity anonymously. Ideally, the donor and the donee should not know each other. The above story of Mar Ukva and his wife is a perfect example of how to teach an important lesson using a story.

Queen Helene of Adiabene was the sister and wife of Monobazus Bazeus, and lived at the beginning of the first century before the destruction of the Second Temple. She converted to Judaism around 30 CE. Later on, her older son Monobazus, who eventually inherited the kingdom from his younger brother Izates, also converted to Judaism. Josephus (Antiq. 20.2.1 – 20.2.5) mentions her name and describes how she helped the people of Jerusalem during a famine. She died around 55 or 56 CE and is buried in Jerusalem; her tomb can be visited today. The Talmud relates a story about Monabazus (Rashi says that this was the son of Helene) “squandering” the wealth of his ancestors to help the poor. This statement about charity is among the most eloquent in literature. He was defending his policy of using the wealth of the kingdom to assist the poor.

Munbaz said to his family:

“My fathers hoarded wealth below on the earth, by giving charity, and I have hoarded merit above, in Heaven” ...

“My fathers hoarded their wealth in an insecure place, but I have hoarded my wealth in a secure place” ...

“My fathers hoarded something that does not produce fruits, but I have hoarded something that does produce fruits” [charity produces blessings for the world]...

“My fathers hoarded stores of money, but I have hoarded stores of souls” ...

“My fathers hoarded their wealth for others to use, but I have hoarded the reward for charitable deeds for myself” ...

“My fathers hoarded wealth for this world, and I have hoarded merits for the World to Come”... (Babylonian Talmud, Bava Bathra 11a; based on translation of ArtScroll).

The next story illustrates how one act of charity resulted in 22 years of additional life for Benjamin the Righteous. The idea that charity can override destiny is illustrated in other parts of the Talmud. Thus, the reward for giving charity is not only prosperity but longevity.

The following incident is related of Benjamin the Righteous who was a supervisor of the charity fund. Once, a woman came to him in a year of scarcity, and said to him: “My master, sustain me.” He replied: “I swear by the Holy Temple Service, that there is not a penny in the charity fund.” She said: “My master, if you do not sustain me, a woman and her seven children will perish.” He rose and sustained her out of his own pocket. Sometime afterwards he became dangerously ill. The angels addressed the Holy One, blessed be He, saying: “Master of the Universe, You have said that he who preserves one soul of Israel is considered as if he had preserved the whole world; shall then Benjamin the Righteous who has preserved a woman and her seven children die at so early an age?” Immediately Benjamin’s decree was torn up. It has been taught that twenty-two years were added to his life. (Babylonian Talmud, Bava Bathra 11a).

### **Being Honest in Business / The “Way of the Pious”**

The sages of Alexandria asked Rabbi Yehoshua 12 questions. One of them was what a person should do to become rich. His answer was to engage in much business and deal honestly -- i.e., the key to becoming wealthy is by being honest in business. The Alexandrians did not accept that answer.

The sages of Alexandria asked Rabbi Yehoshua: What should a person do to become wealthy? He said to them: He should increase his time

involved in merchandise and conduct his business faithfully. The sages of Alexandria said to Rabbi Yehoshua: Many people have done so, and it did not help them become rich. Rather, let him pray for mercy from Him to Whom are the riches, as it is stated (Haggai 2:8): “Mine is the silver, and Mine the gold, says the Lord of hosts” (Babylonian Talmud, Niddah 70b).

The conclusion of the Talmud is that both are needed: honesty in business together with prayer.

The Talmud (Babylonian Talmud, Avos 2:12) exhorts the public to “Let your fellow’s money be as precious to you as your own.” This is another way of stressing the importance of integrity in business and other matters. The following are just a few Talmudic statements that demonstrate the importance of honesty:

Whoever conducts his business dealings honestly is liked by humankind and it is considered as though he observed the entire Torah (Mechilta, Exodus 15:26).

One who wishes to become pious must be scrupulous in observing the laws dealing with damages and torts” (Rabbi Yehuda, Babylonian Talmud, Baba Kama 30a).

The first question an individual is asked in the afterlife at the final judgment is: ‘Were you honest in your business dealings?’ (Babylonian Talmud, Shabbos 31a)

When a business deal mysteriously goes bad, many people take it is a sign that they have to be more deceptive and sneaky. Some Jewish people check their *mezuzot* (a small parchment scroll inscribed with two biblical passages – Deuteronomy 6: 4-9 and 11: 13-21 – and attached in a case to the doorpost of a Jewish house) when something bad happens. This story takes a different approach.

Rabbi Huna had 400 barrels of wine that turned into vinegar. Rabbi Yehuda the brother of Rabbi Salla Chasida, as well as other sages came to see him. And some say that it was Rabbi Adda bar Ahavah and other sages who went to see him. They said to him: “Let the master [Rabbi Huna] examine his deeds” [to determine the reason for his loss]. Rabbi Huna was taken aback and said: “Do you suspect me of wrongdoing?” The sages replied to him: “Do you think that God would punish someone without cause?” Rabbi Huna asked if anyone had heard of something wrong that he had done that must be rectified. They said to him: “This is what we heard about you: master did not give his sharecropper the grapevines that were due him” [sharecroppers are also entitled to a portion of the branches pruned off the grapevines]. Rabbi Huna responded: Did he leave me any of them? He stole all of them from me! [i.e., the sharecropper had cheated him by taking more than his due.] The sages did not accept this explanation telling him: “This is an example of the popular saying: ‘Steal from a thief and you also feel the taste of stealing.’” [In other words, Rabbi Huna was wrong in taking the law into his own hands by “stealing” the vines even though he had a legitimate claim against the dishonest sharecropper.] Rabbi Huna agreed to give the sharecropper the vines coming to him. Some say that a miracle then occurred and the vinegar reverted to wine. And others say that the price of vinegar rose so that his vinegar sold at the price of wine. (Babylonian Talmud, Berachos 5b; based on ArtScroll translation).

Either way, this story demonstrates that one who behaves ethically is successful, and one who commits an injustice—even one that can be rationalized—may be punished by God. The Talmud believes that if something bad happens to a person, that individual should examine his/her deeds and see if an injustice was committed by the person. Incidentally, the number 400 in the above story may be symbolic. In the Torah, Abraham paid the outrageous sum of 400 shekels when purchasing the cave of Machpelah from Ephron the Hittite (Genesis 23:16). Ephron was considered a wicked person by the Talmud for taking advantage of Abraham, who desperately needed a burial plot for his wife Sarah when she passed away (Genesis 23). Ephron's behavior is reminiscent of the way many pharmaceutical companies act by overcharging for drugs.

Wealthy people who want to retain their wealth should be meticulous about paying workers on time and not being arrogant.

Rav said: On account of four matters the property of homeowners descends into oblivion: On account of those who delay payment of the salary of laborers (see Leviticus 19:13; Deuteronomy 24:15); on account of those who steal the salary of laborers and do not pay at all; on account of those who throw off the yoke of communal responsibility from their own necks and place that yoke on the necks of their friends; and on account of the arrogance of those who, due to their wealth, are arrogant. And the punishment for arrogance is equal to them all. However, with regard to the humble it is written (Psalms 37:11): "The humble shall inherit the earth and delight themselves in the abundance of peace" (Babylonian Talmud, Sukkah 29b; translation by Sefaria.org and ArtScroll.com).

The punishment for lending money with interest is financial ruin as the following two passages illustrate:

Rabbi Chama would rent out dinars at a rate of one *peshita*, i.e., one-eighth of a dinar, per day for a dinar. He viewed this as rental of an item for use rather than as a loan. Ultimately, all of Rabbi Chama's money was lost as divine punishment for violating the prohibition of interest. The Gemara explains: He did this because he thought: In what way is it different from the rental of a spade? He viewed the money as an item that can be rented for a fee. But that is not so, as the spade returns to its owner as is, and its depreciation is recognizable, but the *dinars* do not return as is, as a borrower does not return the same coins he borrowed, and they undergo no recognizable depreciation. Therefore, this cannot be called a rental; it is a loan with interest (Babylonian Talmud, Bava Metziah 69b; Based on translation by Sefaria.org and ArtScroll).

Rabbi Shimon ben Elazar says: Concerning anyone who has money and lends it without interest, the verse says about him (Psalms 15:5): "He who has not given his money with interest and who has not taken a bribe against the innocent, he who does these shall never collapse." From this statement, the opposite can also be inferred: You learn from this that concerning anyone who lends his money to others with interest, his property, i.e., his financial standing, collapses. The Gemara asks: But we see people who do not lend money with interest and nevertheless their property collapses. Rabbi Elazar says: There is still a difference: Those who do not lend money with interest collapse but then ultimately rise, but these, who lend with interest, collapse and

do not rise again (Babylonian Talmud, Bava Metzia 70a; Based on translation by Sefaria.org).

Obeying the strict letter of the law is not enough. Jerusalem was destroyed, according to the Talmud, for following the strict letter of the law and not doing more than the law required (Babylonian Talmud, Bava Metzia 30b). The Talmud uses the term “The way of the pious” to describe the highest form of ethical behavior. A businessperson who leads his or her life according to this standard will not take advantage of another person’s troubles even if it means a sacrifice of time and money (Friedman, 1985).

Pious people do not mock others. This may be the reason the Talmud felt that scoffers would be punished with poverty. The verse in Hosea 7:5 is interpreted homiletically by Rabbi Ketina. It actually refers to a king who caroused with his drunken officers and princes rather than being concerned about his subjects.

Rabbi Ketina said: Whoever scoffs, his sustenance (income) diminishes, for the verse states (Hosea 7:5): “[God] withdrew his hand from scoffers” (Babylonian Talmud, Avodah Zarah 18b).

### **Honoring the Sabbath**

One might think that the key to wealth is working as much as possible. According to the Talmud, people who honor the Sabbath properly are rewarded with great wealth (Babylonian Talmud, Shabbos 118b, 119a). This means refraining from work one full day a week and enjoying the Sabbath. The way to delight in the Sabbath is to eat special foods and drink tasty wines. One sage recommended a dish of “cooked beets, large fish, and cloves of garlic” (Babylonian Talmud, Shabbos 118b).

Whoever delights in the Sabbath is granted a boundless heritage (*nachalah bli metzarim*), as it says (Isaiah 58:13-14): “If you proclaim the Sabbath a delight ... then you will delight in God, and I shall mount you astride the heights of the world; I will provide you the heritage of your forefather Jacob” (Babylonian Talmud, Shabbos 118b; translation based on ArtScroll).

Whoever is meticulous in performing the precept of *kiddush* (sanctification) of the Sabbath day [kiddush is usually conducted over a cup of wine] will merit to fill many kegs of wine [i.e., he will become wealthy] (Babylonian Talmud, Shabbos 23b).

Many of the sages would personally help with the Sabbath preparations. Thus, Rabbi Safra would singe the head of the animal [to remove the hairs] being prepared for the Sabbath meal; Rava would salt the *shibbuta* fish (Babylonian Talmud, Shabbos 119a).

Rabbi Yoçanan said in the name of Rabbi Yosi: With regard to anyone who delights in the Shabbat, God gives him a boundless heritage, i.e., a very large reward, as it is stated (Isaiah 58:13-14): “If you restrain your feet from violating Shabbat, from pursuing your own interests on My holy day, and you call Shabbat a delight ... Then you shall delight in the Lord and I will cause you to ride on the heights of the earth, and feed you with the heritage of Jacob your father” (Babylonian Talmud, Shabbos 118a).

Rabbi Yehuda HaNasi inquired of Rabbi Yishmael, son of Rabbi Yosi: With regard to the wealthy of Eretz Yisrael, by what virtue do they merit their wealth? He said to him: Because they tithe, as it is stated (Deuteronomy 14:22): “Tithe, you shall tithe [*asser te'asser*].” The Sages interpreted this homiletically [based on the similarity of the word for tithe and wealth]: Tithe [*asser*] so that you will become

wealthy [*titasher*]. He asked: With regard to the wealthy of Babylon, who are not obligated to tithe, by what virtue do they merit their wealth? He said to him: Because they honor the Torah.

With regard to the wealthy of other countries, by what virtue do they merit their wealth? He said to him: Because they honor the Sabbath, as Rabbi Chiya bar Abba said: One time I was hosted at the home of a homeowner in Laodicea and they brought before him a table of gold that was so heavy it required sixteen people to carry it, and there were sixteen chains of silver attached to it, and there were bowls and cups and pitchers and flasks attached to it, and there were all sorts of food, and delicacies, and fragrant spices on it. And when they placed it there they would say (Psalms 24:1): “The earth and all that fills it is God’s, the world and all that inhabit it.” And when they removed it they would say (Psalms 115:16): “The heavens are God’s heavens, but the earth He gave to mankind.” I said to him: My son, what did you do to merit this? He said to me: I was a butcher, and when I would come across parts from every animal that I slaughtered that was exceptionally nice, I would say: This will be for the Sabbath. I said to him: Happy are you that you merited this, and blessed is God, Who has afforded you all this (Babylonian Talmud, Shabbos 119a).

The next story not only demonstrates the reward for honoring the Sabbath, but also shows how Jews can overcome their destiny. It also teaches one how easy it is for one to lose his wealth. The Talmudic sages taught the public that you could not take your wealth with you to the afterlife but good deeds live on both in this world and the world to come.

Joseph-Who-Honors-the-Sabbath had in his vicinity a certain gentile who owned much property. Astrologers told him: “Joseph-Who-Honors-the-Sabbath will consume all your possessions.” He therefore went and sold all his property. He bought a precious stone with the proceeds and placed it in his turban. As he was crossing a bridge, a gust of wind blew it off, cast it into the water, and a fish swallowed it. Subsequently, the fish was hauled up by fisherman and brought to the market late on Friday before sunset. The fisherman said: “Who will buy it now?” People said to the fishermen: “Go and take them to Joseph-Who-Honors-the-Sabbath as he is accustomed to buy delicacies for the Sabbath.” So they took it to him and he bought it. He opened it, found the jewel therein, and sold it for thirteen containers of gold denarii. A certain old man met Joseph and said: “He who borrows for the sake of the Sabbath, the Sabbath repays him.” (Babylonian Talmud, Shabbos 119a; based on translation of Soncino and ArtScroll).

### **Fulfilling the Torah**

As stated earlier: “With regard to the wealthy of Babylon, who are not obligated to tithe, by what virtue do they merit their wealth? He said to him: Because they honor the Torah” (Babylonian Talmud, Shabbos 119a). The reward for honoring and fulfilling the commandments of the Torah is wealth.

Rabbi Yonason says: Whoever fulfills the Torah despite being in poverty, will ultimately fulfill it in wealth. And whoever neglects the Torah because of wealth, will ultimately neglect it in poverty (Ethics of Fathers 4:11).

### **Being an Honest Public Servant**

The Talmud (Babylonian Talmud, Yuma 22b) states that one who becomes a leader/administrator involved in community affairs becomes wealthy as a divine reward for serving the public honestly and dependably.

Rav Nehilai bar Idi said in the name of Shmuel: Once a man is appointed as a leader of a community, he becomes rich. First, it was written (I Samuel 11:8): “And he [Saul] counted them by means of shards (*bezek*),” and, in the end (I Samuel 15:4), “and he counted them by means of lambs.” (Babylonian Talmud, Yuma 22b).

This is the divine reward for serving the public honestly and dependably. Saul became wealthy and owned a great number of lambs.

### **Acquiring Wisdom**

The Talmudists held that one who obtains wisdom will also become wealthy (Babylonian Talmud, Baba Bathra 25b). Rabbi Elazar affirms: “Any person in whom there is knowledge will eventually become wealthy, as Scripture states (Proverbs 24:4): “And by knowledge are the chambers filled with all precious and pleasant riches” (Babylonian Talmud, Sanhedrin 92a). Scripture recognizes the importance of wisdom:

Accept my discipline instead of silver, knowledge rather than choice gold, for wisdom is better than rubies, and all your desires cannot compare with it (Proverbs 8:10-11).

The sages also derived the view that wisdom leads to wealth from another verse in Proverbs (Proverbs 3:16): “Long life is in her [i.e., wisdom’s] right hand; in her left hand are riches and honor.”

What is the meaning of the verse (Proverbs 3:16): “Length of days is in her [Torah’s] right hand; in her left hand are wealth and honor”? Can it mean that in her right hand there is length of days but no wealth or honor? Obviously not! Rather, the verse means that for those who deal with her right-handedly, there is length of days and all the more so, wealth and honor. But for those who deal with her left-handedly, there is wealth and honor, but not length of days (Babylonian Talmud, Shabbos 63a).

Rashi translates “right-handedly” to either mean studying Torah intensely, in-depth, and trying to understand the underlying reasons for its teachings, or it can mean studying Torah for its own sake. “Left-handedly” means the opposite: Either superficial study of Torah or studying Torah for ulterior reasons.

Rabbi Yosi ben Kisma valued knowledge considerably more than wealth and insisted on living in a town of scholars.

Rabbi Yosi ben Kisma said: I was once travelling on the road when a man met me, and greeted me and I returned his greeting. He said to me, “Rabbi, where are you from?” I said to him, “I am from a great city of sages and scholars”. He said to me, “Rabbi, would you consider living with us in our place? I would give you thousands upon thousands of denarii of gold, and precious stones and pearls.” I replied: “Even if you were to give me all the silver and gold, precious stones and pearls that are in the world, I would not dwell anywhere except in a place of Torah.” Likewise, it is written in the Book of Psalms by David, King of Israel (Psalm 119:72), “The Torah from Your mouth is more precious to me than thousands of pieces of silver and gold.”

Furthermore, when a person passes away, there accompany him neither gold nor silver, nor precious stones nor pearls, but Torah and good deeds alone, as it is said (Proverbs 6:22), “When you walk it will guide you; when you lie down it will watch over you; and when you are awake, it shall speak on your behalf.” “When you walk it will guide you” — in this world. “When you lie down it will watch over you” — in the grave; “And when you are awake it shall speak on your behalf” — in the world to come. And it also says (Haggai 2:8): “Mine is the silver, and mine is the gold, says the Lord of Hosts” (Ethics of the Fathers 6:9; based on translation by Sefaria.org and ArtScroll).

### Choosing the Right Occupation

The Talmud recommends various occupations as a means to becoming successful. Rabbi Papa claimed that he became wealthy by working as a beer brewer and recommended this occupation since it allowed one to become affluent and be charitable (Babylonian Talmud, Pesachim 113a). Rabbi Yochanan’s opinion was that raising small cattle would make one wealthy (Babylonian Talmud, Chullin 84a-b).

The Talmud uses a wordplay to suggest that the way to become wealthy was to raise sheep.

One who wishes to become wealthy should engage in raising small domesticated animals. Rabbi Chisda said: What is the meaning of that which is written (Deuteronomy 7:13): “And the flocks [*ve’ashterot*] of your sheep?” It means that sheep enrich [*me’ashrot*] their owners (Babylonian Talmud, Chullin 84b; translation based on Sefaria.org).

Some sages believed that business, i.e., buying and selling merchandise, was more lucrative than farming, and, therefore, they advised people to avoid agriculture as an occupation.

Rabbi Elazar also stated: No occupation is inferior to that of agriculture, because it says (Ezekiel 27: 29), “And they shall descend from their ships... and they shall stand upon the land.” Rabbi Elazar once saw land that was plowed across its width. He remarked: Even if you were plowed along your length as well, engaging in business would still be more profitable than you. Rav once entered a field among growing ears of grain. Seeing that they were waving in the wind, he called out to them: Wave as you will, engaging in business would still be more profitable than you. Rava stated: A hundred zuz invested in business means meat and wine for every day [i.e., you will become wealthy]; a hundred zuz in land, means only salt and immature sprouts [to eat]. Moreover, it forces him to sleep on the ground [to watch the field or because he becomes homeless] and involves him in discord [with neighbors over title] (Babylonian Talmud, Yevamos 63a).

Bar Kappara stated: A person should always teach his son a clean and easy occupation. What is it? Rabbi Chisda said, needle work (stitching in lines and furrows) (Babylonian Talmud, Berachos 63a).

Rabbi Meir said: A person should always teach his son a clean and easy occupation and pray for success to Him to whom all wealth and possessions belong, because there is no occupation that does not include both poverty and wealth. For poverty does not result from a

particular trade, nor does wealth result of a particular trade; rather, all is in accordance with a person's merit (Babylonian Talmud, Kiddushin 82a; based on translation by Sefaria and ArtScroll).

It is not clear what is meant by "clean and easy." Some commentaries take this literally. Rabbi Shmuel Eidels, known by the acronym Maharsha (1555 -1631), on the other hand, cites the Aruch who interprets "clean and easy" to mean an honest and a low-risk occupation.

Friedman (2001) summarizes the Talmudic view of the ideal occupation and concludes that, according to the Talmud, the ideal occupation has the following characteristics: it provides an individual with time to pursue spiritual pursuits; it does not tempt one to become dishonest or sexually immoral; it allows one to help people and society; it is profitable and enables one to become wealthy; it is clean, pleasant, and dignified work; and it is not overly strenuous.

The Talmud also discusses occupations to avoid. These include those that cause one to become haughty, sexually immoral, dishonest, and/or constantly engaged in strife (Friedman, 2001). One can safely conclude that companies should also avoid businesses that can lead to dishonesty, sexual immorality, strife, and arrogance. Desirable businesses help people and society, make a profit, and allow workers to engage in clean, pleasant, and dignified work. This may be why the Talmud (Babylonian Talmud, Kiddushin 82a) stated: "The best of doctors are destined for hell." The Talmudists were not against the profession per se but wanted to alert members of the profession to how easy it was for physicians to cause harm, which may easily occur if a physician becomes too interested in profit and ignores the needs of the poor. Charging too high a fee can also have adverse effects on society.

According to Tosafot, medieval commentators on the Talmud, the next passage refers to scribes who sell religious articles to wholesalers and retailers. The fear was that they might become wealthy and then leave the business resulting in a shortage of Torahs, tefillin, and/or mezuzot. It appears, however, that a scribe who is not only concerned about becoming wealthy but also considers the needs of the public will prosper.

Rabbi Yehoshua ben Levi said: The Members of the Great Assembly observed twenty-four fasts for scribes who write Torah scrolls, *tefillin* (phylacteries), and *mezuzot*, so that they will not become wealthy from their work, for if they were to become wealthy, they would no longer write enough of these sacred items to satisfy public demand (Babylonian Talmud, Pesachim 50b; translation based on Sefaria.org and ArtScroll).

### **Being Blessed with Wealth by a Sage**

Rabbi Huna (c. 212 – c. 297) started out extremely poor, so impoverished that he had to borrow money to purchase wine to use for *Kiddush* on the Sabbath. He used his belt as collateral and so had to replace it with a belt made out of grass. When Rav, his teacher, saw him dressed like that and found out what he had done, he blessed him as follows: "May it be the will of God that you be totally covered in silk." The blessing must have worked because Rabbi Huna became very wealthy. In fact, one time, Rabbi Huna, who was extremely short, was lying on a bed (it seems that he was not noticed) and his daughter and daughters-in-law came to the house and threw their expensive silk garments on the bed so that he was literally covered in silk (Babylonian Talmud, Megillah 27b). The Talmud adds that when Rav found out how well his blessing worked, he was upset with Rabbi Huna. He told him that after he had been blessed, he should have replied, "Any you too should be similarly blessed." It is polite to say to someone who blesses you, "the same to you."

### **Honoring One's Wife / A "Woman of Valor"**

The Talmud asserts that one becomes wealthy by honoring his wife. The sages felt that *sholom bayis* (domestic harmony) would ensure that a household was blessed.

Rabbi Chelbo said: One must always be careful about the honor due to his wife, because blessings rest on a man's home only on account of his wife, for it is written (Genesis 12:16): "And he treated Abram well for her sake, and he had sheep and oxen." And thus did Rava say to the townspeople of Machuza [where he lived]: Honor your wives so that you will become wealthy (Babylonian Talmud, Bava Metzia 59a).

Three things bring a person to poverty. They are: urinating before one's bed naked [i.e., the person is too lazy to get dressed and go outside to relieve himself], treating the ritual washing of one's hands with disrespect [i.e., not washing one's hands before meals], and being cursed by one's wife to his face [for not providing her with sufficient ornaments. This, the Talmud explains, is in a case where the husband has the means to provide them] (Babylonian Talmud, Shabbos 62b).

Repulsive, filthy, and disgusting behavior is associated with poverty (see Rashi's commentary). Rabbi Chisda said: "I wash my hands with handfuls of water and they (Heaven) gave me in reward handfuls of prosperity" (Babylonian Talmud, Shabbos 62b). The reward for using a substantial amount of water when washing before eating results in affluence. As far as the third cause of poverty, it seems to be a punishment for the husband for being stingy with his wife's ornaments.

Proverbs ends with a paean to the virtuous woman ("*eishes chayil*"). The term "*eishes chayil*" is sometimes translated as the "woman of valor" or "woman of worth" (Proverbs 31: 10-31). The word "*chayil*" has multiple meanings in Hebrew and may be translated as valor, piety, energetic and upright, worthy, wealthy, and successful. The woman described is one who is industrious, productive, entrepreneurial, kind to the poor, honest, and devoted to family and God (Friedman & Birnbaum, 2013). This kind of wife causes her family to prosper spiritually as well as materially.

The Sages taught: One who anticipates receiving the earnings of his wife or of a mill never sees a sign of blessing from them. The Gemara explains: Earnings of his wife is referring to a case where she spins thread for others and charges by weight on a scale (Rabbeinu Chananel). The profit is small and it is demeaning to walk in public to solicit customers... However, if a woman works and sells the product of her labor, the verse praises her, as it is written about a woman of valor (Proverbs 31:24): "She made a cloak and sold it, and delivered a belt to the peddler" (Babylonian Talmud, Pesachim 50b).

### **Marrying the Daughter of a Kohain (Priest)**

The Talmud maintains that "One who wishes to become wealthy should attach himself to [marry] the descendants of Aaron [daughter of a Kohain], for since the priesthood alone can bring wealth, all the more so will the combination of Torah and the priesthood enrich the couple" (Babylonian Talmud, Pesachim 49a). The Talmud elaborates on this and concludes that this only works if a Torah scholar marries the daughter of a Kohain (priest). However, if an uneducated, ignorant person marries the daughter of a Kohain, the marriage will not end well and may lead to premature death or poverty.

Rabbi Papa stated: Had I not married the daughter of a Kohain, I would not have become wealthy (Babylonian Talmud, Pesachim 49a).

In ancient times when the Temple was standing, the priests became wealthy from the service of the incense. The Talmud states that bringing the incense in the Temple brought wealth — it was a blessing from Heaven — to the priest who performed the service (Babylonian Talmud, Yuma 26a). This is why this job was constantly rotated so that many different priests would be able to perform this task. No priest brought the incense more than once.

### **Living a Simple, Unostentatious Life / Humility**

The Talmud frowns on flaunting wealth. Conspicuous display of excessive wealth can lead one to arrogance and showing off one's wealth is inconsistent with Jewish law (Friedman, 2002). The reason for this is that ostentation has several negative effects: (1) It makes one conspicuous and arouses the envy of others, including enemies of the Jewish people; (2) It can cause those who cannot afford to live a lavish life style to be embarrassed by their lack of financial success; and (3) It can cause arrogance. The reason God gives wealth is to share it with others, not to be used for self-aggrandizement.

The Talmud (Babylonian Talmud, Maakos 24a) states that the prophet Micah (6:8) reduced the requirements of the Torah — which consists of 613 precepts — to three major principles: "What does the Lord require of you? Only to do justice, to love acts of kindness, and to walk discreetly before your God." The Talmud says that "walking discreetly" before God refers to funerals and weddings: "If in matters that are generally not done in private the Bible says that one should 'walk discreetly,' how much more so in matters that usually call for modesty should certainly be done so." Evidently, moderation is important not only when making funerals and weddings, but in all situations. The Talmud urges people to live frugally. God despises ostentation and living a showy life.

The following story from *Menachos* 85b describes an extremely wealthy individual who owned huge quantities of oil. He acted like a common laborer, and the agent who was sent to purchase huge quantities of oil could not believe that this person had any oil to sell.

The Sages taught in a Baraita: In his blessing to the tribe of Asher, Moses said (Deuteronomy 33:24): "He will be pleasing to his brothers, and immerse his foot in oil." This is referring to the portion of Asher, as the oil flows there like a spring. The Gemara relates: They said that once, the people of Laodicea were in need of oil. They appointed an agent and said to him: Go and bring us one million *maneh* worth of oil.

He first went to Jerusalem to procure the oil, but residents there did not have that quantity of oil. They said to him: Go to Tyre, which was a commercial city. He went to Tyre, but they also did not have enough oil. They said to him: Go to Gush Ḥalav, which is located in the portion of Asher. He went to Gush Ḥalav, and they said to him: Go to so-and-so, to that field. He went there and found someone hoeing under his olive trees. The messenger said to that man: Do you have the one million *maneh* worth of oil that I need? The man said to him: Wait for me until I complete my labor, i.e., hoeing. The messenger waited until the man completed his labor.

After he completed his labor, the man slung his tools over his shoulders behind him, a manner typical of poor laborers, and started walking, and he was removing stones from his orchard as he went along the path. Upon seeing this behavior, which suggested the man was merely a laborer, the messenger questioned whether the man was truly able to provide him with the oil. He said to the man: Can it be

that you really have the one million *maneh* worth of oil that I need? It seems to me that the Jews of Gush Halav are making a laughingstock of me by sending me here. When he reached his city, the man's maidservant brought out to him a kettle of hot water, and he washed his hands and his feet. Afterward, she brought out to him a golden basin filled with oil, in which he immersed his hands and feet, in fulfillment of that which is stated concerning the Tribe of Asher (Deuteronomy 33:24): "And immerse his feet in oil."

After they ate and drank, the man measured out for the messenger one million *maneh* worth of oil. The man said to him: Are you sure that you do not need any more oil? The messenger said to him: Yes, I do need more, but I do not have the money for it. The man said to him: If you wish to take more oil, take it and I will go back to Laodicea with you and collect the money for the extra oil there. The messenger agreed and the man measured out an additional 180,000 *maneh* worth of oil. Concerning this incident, people said: The messenger had such an enormous burden of oil that he left neither a horse, nor a mule, nor a camel, nor a donkey in all of Israel that he did not rent in order to help transport the oil back to Laodicea.

When the messenger finally reached his city, the people of his city came out to praise him for achieving this tremendous feat. The messenger said to them: Do not praise me. Rather, praise this man who has come with me, as it is he who measured for me one million *maneh* worth of oil, and he extended a debt to me for 180,000 *maneh* worth of oil. This incident was in fulfillment of that which is stated (Proverbs 13:7): "There is one who seems to be rich, yet has nothing; there is one who seems to be poor, yet has great wealth" (Babylonian Talmud, Menachos 85b).

The Talmud has a saying: "The rich are thrifty" (Babylonian Talmud, Menachos 86a). This is used as a device to remember who used *anpikanon* olive oil (oil made from unripe olives) and who threw it away. Rabbi Chiya would throw away this kind of oil; Rabbi Shimon, son of Rabbi Yehuda HaNasi, would dip his food into it because he considered it to be oil. "The wealthy are thrifty" is a mnemonic not to confuse the two opinions; Rabbi Shimon was wealthy.

Hirschfeld (2013) cites the Kav Hayashar, a popular book on ethics authored by Rabbi Tzvi Hirsch Kaidanover (1648-1712), who declares: "One should try hard to cover up and hide his wealth. This is especially true when gentiles will see it." Rabbi Ephraim Lunshitz (c. 1550 – 1619), author of the *Kli Yakar*, a popular commentary on the Torah, provides a fascinating homiletic interpretation of the verse (Deuteronomy 2:3): "Enough of your circling this mountain; turn yourselves northward." He states that the Torah is telling the Jewish people to maintain a low profile when wandering around in exile and not flaunt wealth in order not to arouse the envy of the gentiles. He then criticizes those Jews in his generation who live beyond their means, wear fancy clothing, and live in extravagant homes and thereby incite their gentile neighbors against them. In the *Kli Yakar's* words, an individual with assets of a hundred, lives as though he has thousands. The *Kli Yakar* then blames the troubles that befall the Jews on ostentatious lifestyles. Rabbi Lunshitz, headed a yeshiva in Lemberg, Poland and later on became a rabbi in Prague.

Scripture states (Proverbs 22:4): "The result for humility and fear of the Lord is wealth, honor, and life." The sages believed that humility results in wealth. As previously stated, the punishment for arrogance is poverty.

Rav said: On account of four matters the property of homeowners descends into oblivion: On account of those who delay payment of the salary of laborers (see Leviticus 19:13; Deuteronomy 24:15); on account of those who steal the salary of laborers and do not pay at all; on account of those who throw off the yoke of communal responsibility from their own necks and place that yoke on the necks of their friends; and on account of the arrogance of those who, due to their wealth, are arrogant. And the punishment for arrogance is equal to them all. However, concerning the humble it is written (Psalms 37:11): “The humble shall inherit the earth and delight themselves in the abundance of peace” (Babylonian Talmud, Sukkah 29b; translation by Sefaria.org and ArtScroll.com).

### **Not Living in Babylon**

It is not clear why Babylon is a country where people do not remain wealthy. Shinar is another name for Babylon.

Rabbi Abbahu says: Why is it called Shinar? Because it shakes loose [*shemena'eret*] its wealthy people, i.e., they do not remain wealthy. The Gemara asks: But we see that there are wealthy people in Babylonia who remain wealthy. The Gemara responds: Their wealth does not extend for three generations (Babylonian Talmud, Zevachim 113b; translation by Sefaria.org).

This relates to the Talmud in Beitzah that describes the wealthy people of Babylon as being without compassion for others. Because they are not benevolent, they do not retain their wealth.

Rav Natan bar Abba said that Rav said: The wealthy Jews of Babylonia will descend to *Gehenna* because they do not have compassion on others. This is illustrated by incidents such as this: Shabbetai bar Marinus happened to come to Babylonia. He requested their participation in a business venture, to lend him money and receive half the profits in return, and they did not give it to him. Furthermore, when he asked them to sustain him with food, they likewise refused to sustain him.

He said: These wealthy people are not descendants of our forefathers, but they came from the mixed multitude [that left Egypt with the Israelites], as it is written (Deuteronomy 13:18): “And show you compassion, and have compassion upon you, and multiply you, as He has sworn to your fathers,” from which it is derived: Anyone who has compassion for God’s creatures, it is known that he is of the descendants of Abraham, our father, and anyone who does not have compassion for God’s creatures, it is known that he is not of the descendants of Abraham, our father. Since these wealthy Babylonians do not have compassion on people, clearly they are not descended from Abraham, Isaac, and Jacob (Babylonian Talmud, Beitzah 32b; translation by Sefaria.org).

### **More Business Advice**

The Talmud offers some practical advice on how to become wealthy: “Whoever inspects his property every day will find an *istira* (an ancient coin)” (Babylonian Talmud,

Chullin 105a). In other words, diligence in inspecting one's property results in discovering what needs to be repaired and saving lots of money.

The Talmud (Babylonian Talmud, Pesachim 113a) notes Rav's business advice to his son Aibu, which included the idea to "sell your wares while the sand is still on your feet" -- do not procrastinate.

The idea of diversification – dividing one's assets into thirds: 1/3 in land, 1/3 in business, and 1/3 kept liquid – is mentioned in the Talmud (Babylonian Talmud, Baba Metzia 42a). The Talmud also offers practical advice on not purchasing expensive, fragile products and the importance of supervising workers.

Rabbi Yochanan says: In the case of one whose father bequeathed him a great deal of money and he seeks to lose it, he should wear linen garments, and should use glass vessels, and should hire laborers and not sit with them to supervise. The Gemara elaborates: He should wear linen garments; this is stated about Roman linen, which becomes tattered quickly. He should use glass vessels; this is stated concerning expensive white glass. And he should hire laborers and not sit with them; this applies to laborers who work with oxen, whose potential for causing damage is great if they are not supervised, as they will trample the crops (Babylonian Talmud, Chullin 84a; Based on translation by Sefaria.org).

## Conclusion

Ahead of their time, the Talmudic sages recognized that it was not wealth that brought happiness. They asserted (Babylonian Talmud, Avos 4:1): "Who is wealthy? He who is happy with his lot." This is also the answer given to Alexander the Great by the Jewish elders (Tamid 32a). The key to happiness is expectations; people with high expectations are seldom happy. This is consistent with the findings of researchers working in the area of happiness (Senik, 2008; Stutzer, 2004). Rabbi Papa stated: "There is no creature poorer than a dog, and no creature richer than a pig" (Babylonian Talmud, Shabbos 155b). Pigs are always satisfied with what they have since they will eat anything and people provide them with all kinds of scraps. There are different opinions in the Talmud as to what makes a person wealthy. Apparently, the sages understood that wealth is a black hole and one who is greedy can never be satisfied. One has to be satisfied with what he possesses.

The rabbis taught: Who is a truly wealthy person?

Anybody who takes pleasure in his wealth, these are the words of Rabbi Meir.

Rabbi Tarfon says, Anybody who has 100 vineyards, 100 fields, and 100 servants who are working in those fields.

Rabbi Akiva says, Anybody who has a wife beautiful in deeds.

Rabbi Yosi says, Anybody who has a bathroom close to his table (Babylonian Talmud, Shabbos 25b).

In the following Talmudic story, Alexander the Great makes it to the entrance of the Garden of Eden and is given an eyeball. The lesson of this narrative is quite obvious.

They gave Alexander the Great one eyeball. He brought it and he weighed all the gold and silver that he had against the eyeball, and yet the riches did not balance against the eyeball's greater weight. He said to the Sages: What is this? Why does this eyeball outweigh everything? They said: It is the eyeball of a mortal person of flesh and blood, which is not satisfied ever. He said to them: From where do you know that this is the reason for the unbalanced scale? The Sages

answered him: Take a small amount of dirt and cover the eye. He did so, and it was immediately balanced by its proper counterweight. The eye is never satisfied while it can see, as it is written (Proverbs 27:20): “The netherworld and destruction are never satiated; so the eyes of man are never satiated” (Tamid, 32b; translation based on Sefaria.org).

There is much practical business advice in the Talmud. However, the best way to achieve riches is by being a generous, humble, kind-hearted person with integrity. The following behaviors are associated with wealth: Being charitable and altruistic; Being honest in one’s dealings with others; Honoring the Sabbath; fulfilling and honoring the Torah; being an honest public servant; acquiring wisdom; being blessed with wealth by a sage; Respecting one’s wife; and leading a humble, simple life without flaunting wealth.

The sages, however, recognized that wealth is subjective. A rich person is an individual who is satisfied with what he has and is not greedy for more. Solomon stated this in Ecclesiastes (5:10): “Whoever loves money will never be satisfied with money; whoever loves luxury is never satisfied with abundance. This too is futility.”

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