

# Gratitude from the Torah

By Rebbetzin Chana Bracha

## Parashat Pekudei

### Why is it so Important to Exercise Financial Accountability?

#### Being Weighed Down by a Financial Issue of Interpersonal Ramifications

I am having a really hard time focusing on writing the weekly blog today. A painful and challenging issue that I need to work out is weighing heavily on my mind and isn't letting my Torah and writing flow. Although it is my way to honestly share what I'm going through, covering for the other party's privacy prevents me from delineating the issue that still hasn't been resolved. All I can disclose is that it is a financial issue that has ramifications on several interpersonal levels. I pride myself on being an honest person, who conducts all my affairs in a straight way. I may not always be the most Chesed – giving person, but I surely do stay far away from taking advantage of anyone, even when I am in a position to do so. Although my personal and professional life is so intertwined even on a monetary level, I make clear distinctive financial calculations using different wallets for personal and Midrasha money. You can imagine that it is not easy to run a small non-profit midrasha – which like most Torah institutions – has a monthly deficit and is dependent on donations to be able to pay its bills. This is especially challenging as the sole fundraiser without the means to hire a professional “director of development.” Nevertheless, since taking complete charge of the financial management of my midrasha this past year, I've made many changes to find ways to repair the deficit and ensure that we stay out of debilitating debt. I'm incredibly thankful to Hashem and to the many miraculously increasing donors for making this possible. It is an altruistic endeavor to work for a midrasha such as ours, and the payment of experiencing the personal growth of the students greatly overrides the compensation of the monthly paycheck. This is my husband's and my experience as well as the experience of several staff throughout the years. Nevertheless, paying my dedicated staff fairly and on time is of utmost importance to me. As a Torah observant person, if a financial dispute occurs it is the *Da'at Torah* (Rabbinic ruling) rather than the National law that dictates how to resolve the issue. So, it can be painful if the other party doesn't cooperate with this line of resolving disputes, especially since you would expect that the employer gets to determine such conditions.

#### Why Does the Book of *Shemot* – The Book of Redemption– Culminate in Mere Accounting of Materials?

As I struggled to fill my computer page with words of inspiration and gratitude from the Torah, I realized that the same topic that distracts me is exactly the main theme of *Parashat Pekudei*, i.e. financial accounting. Interestingly, the Book of Redemption culminates in mere accounting of materials, instead of ending on a grand spiritual note, such as the Revelation at Sinai. Yet, this teaches us an important principle of Judaism. Unlike certain other religions, Judaism is not just a spiritual ideology, but a way of life. We are not supposed to separate ourselves from the world, and just meditate on Hashem's name. If that was the purpose of the Torah, it would have been given to the angels. Our purpose is to build a dwelling place for Hashem below, by carrying out the spiritual message of the Torah and applying it to even the most material daily issues. It is our task to forge a connection between the Torah and even the most mundane business. The culmination of the Exodus is, therefore, not receiving the Torah, but rather fulfilling its ways even when dealing with monetary matters. Similarly, the traditional role of women is to connect our mundane tasks with the spirit of building a dwelling place for G-d below – in the physical world. Some women are challenged with transforming the mundane matters of cooking, cleaning, changing diapers, etc. into the holy spiritual service of the Divine. In my case, the challenge of handling financial matters in a fair and holy

manner according to the Divine directive is my task of transforming the physical to become a dwelling place for Hashem. I can now view myself as fortunate and grateful for this immense opportunity– as challenging as it may be – to align the lower physical material realm with the Divine spiritual will.

### **Why Did the Most Faithful Leader Account of the Use of the Donations for the Mishkan?**

Our Rabbis derive from *Parashat Pekudei* that even the most trustworthy charity collectors are obliged to give an accounting, just as Moshe did with the contributions to the Mishkan. The midrash calls Moshe “Blessed and faithful” because he gave an accounting although he was trusted. Yet not all the people trusted Moshe.

#### ספר שמות פרק לג פסוק ח

וְהָיָה כִּצְאֹת מֹשֶׁה אֶל הָאֹהֶל יִקְוּמוּ כָּל הָעָם וְנִצְבּוּ אִישׁ פֶּתַח אֹהֶלוֹ וְהִבִּיטוּ אַחֲרֵי מֹשֶׁה עַד בֹּאוֹ הָאֹהֶל:  
 “It would be that when Moshe would go out to the tent, all the people would rise and stand, each one at the entrance of his tent, and they would gaze after Moses until he went into the tent” (*Shemot* 33:8).

Rabbi Chama said that the scoffers of the generation accused Moshe of having become rich from the Mishkan treasury. They would speak of him in derogatory terms. “Look at that neck, look at those thighs, feeding off of the Israelites, drinking from the children of Israel, and all that he has is from them,” while his friend responds, “Do you not expect the one to have been in charge of the work of the Tabernacle to be rich?” (*Midrash Tanchuma, Pekudei* 4). We learn from this that even Moshe Rabbeinu – about whom it states **בְּכָל בֵּיתִי נֶאֱמָן הוּא** *bechol beiti ne’eman hu* – “My servant Moshe is faithful throughout My house” (*Bamidbar* 12:7) – had to remove himself from any possible suspicion by the people. How much more so must the rest of us avoid being in a situation that may arouse suspicion? Why would anyone think that Moshe would want to take from the Mishkan treasuries for his personal use? Isn’t Moshe Rabbeinu far above the temptation of stealing? The midrash teaches us that even the greatest person may fall prey to temptations in monetary matters. He might have needed the money for a mitzvah. Since even the greatest people could fall into the pitfall of dishonesty in financial dealings, therefore the culmination of Moshe’s tests is his financial calculations that testify to his undeniable honesty. Let us keep this in mind when we go through financial issues and rather than letting them bug us down, be grateful for the ability to prove our honesty in conducting our business ethics according to the Torah.

### **Our Responsibility to Turn to Torah for Guidance in Financial Matters**

When a person is brought to judgment [in the next world], G-d asks: “Did you transact your business honestly? Did you conduct your financial matters with integrity? Did you fix times for the study of the Torah? Did you fulfill your duty to establish a family?” (*Babylonian Talmud, Shabbat* 31a). I find it interesting that two of the four questions we are asked when we get to the spiritual world (until 120!) are about honesty in business and integrity in financial matters. Moreover, these questions precede making accounting for making fixed times for Torah learning and building a family. Despite the Torah’s emphasis on the importance of financial honesty, the world and even the community of observant Jews lack a comprehensive view of the Torah’s values on financial ethics. This is despite the great need for Jewish households and organizations to structure our finances in a manner conducive to our unique lifestyle needs. I thank you dear reader that through

writing myself through the pain I'm experiencing from my recent financial management predicament, I'm feeling so much better now, with the awareness that whatever I had to go through is an atonement for financial dealings that still needs greater alignment with Rabbinic ruling. I'm realizing even more the greatness of our responsibility to always turn to the Torah Council for guidance and direction, especially in financial matters. Our responsibility to ensure that our financial transactions are governed by Torah Law is more vital than any domain of our lives. When we follow Da'at Torah, we can never go wrong. Even if the Rabbis' ruling makes us lose money, we must have emunah that when we conduct our finances according to the Torah, Hashem will help and repay our deficit manifold.

### **Gratitude Focus for the Week of Parashat Pekudei –**

#### **Guidance on How to Manage Our Financial Issues According to the Torah**

Financial management and conduct according to the Torah is a very wide topic. I'm sharing only a few tips on various financial management topics that I connect with. I'm thankful to have learned from my own experience and mistakes to be more meticulous in financial matters, and I'm glad to share them with you, so you don't have to make the same mistakes.

• **Ensure to Have Written Contracts for All Your Financial Interactions** – It is always best to have every agreement in writing, even when you trust the other party, and are good friends. Although a verbal agreement may be sufficient if taken to a Beit Din, without a written agreement, it might come down to one person's word against the other's. It is certainly advisable in every case to ensure a written and signed contract, which should be written in a binding way based on halachic principles. It is better to make the effort in advance and make a written signed contract than risk trouble and disagreements later.

• **Live Within Your Means** – In spending money we must always think of others especially our family before providing our own needs. "Use your money carefully and don't overspend! Manage your finances judiciously. Eat, drink, and provide for your household according to your means and economic success, without expending excessively... Always eat less than befits your income, dress as befits [your income], and provide for your wife and children beyond what befits [your income]" (Rambam, Hilchot Deot 5:10). It all comes down to living in a balanced way, between the extremes of a penny pincher and a wasteful spendthrift.

• **Pray to Him to Whom Wealth and Property Belong** – While Conducting Your Business Faithfully– Prayer is necessary but must be supplemented with effort for our material success, as the Talmud teaches: "What should a person do to become wealthy?" "He should increase his merchandise and conduct business faithfully." They said to him, "Many have done so and weren't successful!" "Rather a person should request mercy from Him to Whom wealth belongs, as it is written, "Mine is the silver and Mine is the gold" (Chaggai 2:8). What does this come to teach? That one [commerce] without the other [prayer] is insufficient (Niddah 70b). Know that Hashem is the source of wealth, and it is to Him that we must turn to seek our sustenance, in addition, we must make efforts of our own to be financially successful. Don't forget to thank Hashem for providing for you. Let us express gratitude for having a roof over our heads, garments to wear and not lacking food!

• **Conduct Your Business Dealings in Truth and Faith** – Your "no" means "no" and your "yes" means "yes." (Rambam, Hilchot Deot 5:13). This teaches us that what emerges from our lips is sacred. We

must all keep our promises even if it is to our disadvantage. This establishes our reliability and trust in Hashem, the source of our wealth. Keeping our word despite possible losses trains us to conduct our finances with emunah trusting that G-d will compensate our losses.