

**Whose Money Is It Really?**  
*An Exploration of Ownership, Motivation, and Tzedakah*  
**Tzedakah Learning Pod Session 2 – January 2011**

*Special note: One or more person in the groups should have a Tanach to look up the local context of the verses being employed below, if needed.*

**OPENING – PLEASE READ ALOUD**

In this second Tzedakah Learning Pod session, we want to begin to explore our motivations for giving Tzedakah. Many of us have been told that the Jewish tradition compels us to give our money to those in need -- but on whose authority? Does God mandate giving? If so, on what grounds? Today, we will explore some of our most basic biblical sources to determine if they are trying to teach us something fundamental about our relationship with our possessions. We will examine conflicting ideas and texts about ownership rights within the our tradition, and conclude by examining whether or not our findings apply to us today. While the texts are all biblical sources, we should feel free to bring in other approaches that we know about throughout our discussion.

Today's session is divided into three main sections – the first will include sources and processing time, and the second will consists of discussion of our homework, and the third will be logistics. We should try to spend no more than 1 hour, 10 minutes on the sources and processing, leaving us with 20 minutes for the other sections. Do we want to assign one person to help us keep the time?

Let's get started!

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**SECTION 1 – GETTING TO KNOW THE SOURCES**  
**RECOMMENDED TIME – 70 MINUTES**

For approximately the next 50 minutes we will examine a selection of sources, primarily from the Bible, to analyze conflicting views about the ownership of “stuff,” including money. As we progress through the session, please feel free to share relevant stories / anecdotes about yourself or others which might reflect the messages or feeling these texts elicit for you. For example:

*This session actually grew out of an interaction that Steven C\* had with an evangelical Christian who had given away 90% of his income in the previous year because he claimed that the Bible said that everything belongs to God. This sparked Steven to investigate the truth of his claim, which we will work through together below.*

As with any text study, there will be different interpretations and messages coming from the sources for each of us. To make this a truly rich session, please feel free to express divergent readings / perspectives about what you're seeing. We don't need to do these sources in Hebrew, but if you glean additional insights from the Hebrew text, please free to share them!

\* Names have been changed to protect privacy

Finally, if we need to look up the local context of the verses employed below, let's make time to do so that we can fully understand the background behind the sources.

Each of the following sources contains a question or comment in italics. We will read these aloud, and, as a group, explore that question / comment, as well any additional thoughts we might have.

Okay, let's dive in!

<p><b>1) Psalms 24:1</b> The earth is the Lord's, and all that it holds; the world and all of it inhabitants.</p> <p><b>Psalms 115:16</b> The heavens belong to the Lord; but the earth He gave over to humankind.</p> <p><i>DISCUSSION: These sources present a direct contradiction – what is it, and before glancing forward, how might you resolve it? Assuming for now that the Bible would prefer not to contradict itself, what do you think is so important here that it's willing to do so in order to keep both perspectives in the Biblical cannon?</i></p>	<p><b>תהלים כ"ד : א</b> ליקוק, הארץ ומלאה; תבל, וישבי בה.</p> <p><b>תהלים קט"ו: טז</b> השמים שמים, ליקוק; והארץ, נתן לבני-אדם.</p>
<p><b>2) Genesis Chapter 1</b></p> <p>1) In the beginning, God created the heavens and the earth.</p> <p><b>Commentary from Rashi: The entire earth belongs to God; He created it and gave it to whomever He deemed proper.</b> When He wished, He gave it to them, and when He wished, He took it away from them and gave it to us.</p> <p>28) And God blessed them; and God said unto them: 'Be fruitful, and multiply, and replenish the earth, and <b>master it</b>;</p> <p><i>DISCUSSION: Is this the same dialectic detailed in Psalms? Would it be fair to say at this point that God claims ultimate ownership over the world, but also gives some control to humanity?</i></p> <p><i>Do you believe that you own the things you create?</i></p>	<p>בראשית פרק א <b>א</b> בראשית, ברא אלקים, את השמים, ואת הארץ. כל הארץ של הקב"ה היא, הוא בראה ונתנה לאשר ישר בעיניו, ברצונו נתנה להם וברצונו נטלה מהם ונתנה לנו:</p> <p>כח ויברך אתם, אלקים, ויאמר להם אלקים פרו ורבו ומלאו את-הארץ, וכבשה</p>
<p><b>3) Genesis Chapters 12 &amp; 13</b></p> <p><i>Let's pay close attention to the bolded categories here as we will want to examine them later:</i></p> <p>12:20 And Pharaoh gave men charge concerning him [Abram]; and they brought him on the way, and his wife, <b>and all that he had</b>.</p> <p>13:1 And Abram went up out of Egypt, he, and his wife, <b>and all that he had</b>, and Lot with him, into the South. 2 And <b>Abram was very rich in cattle, in silver, and in gold</b>.</p> <p><i>DISCUSSION: "kol asher lo" – all that he has / owns – represents</i></p>	<p>בראשית פרק יב, יג</p> <p>כ ויצו עליו פרעה, אנשים; וישלחו אותו ואת-אשתו, ו<b>את-כל-אשר-לו</b>.</p> <p>א ויעל אברם ממצרים הוא ו<b>אשתו וכל-אשר-לו</b>, ולוט עמו--הנגבה. ב ואברם, כבד מאד, <b>במקנה, בכסף ובזהב</b>.</p>

possibly the earliest Biblical description of ownership. What does this phrase mean to you? How does your knowledge of Hebrew inform the meaning of "kol asher lo" for you?

Literary Foils for the bolded categories above:

**4) Psalms Chapter 50**

- 10) For every beast of the forest is Mine, and the **cattle** upon a thousand hills.
- 11) I know all the **fowl** of the mountains; and the **wild beasts** of the field are Mine.
- 12) If I were hungry, I would not tell you; for **the world** is Mine, and the fullness thereof.

**Haggai 2:8**

"The **silver** is mine and the **gold** is Mine," declares the LORD Almighty.

**DISCUSSION:** The literary foils above are somewhat obvious. What do you make of the later texts' (the prophetic texts are assumed to be of a later date than the Torah texts) claim that all of the categories of Abram's possession actually belong to God?

Many scholars claim that when Biblical texts use the same language, they are deliberately pointing to each other / talking to one another. What do you think is motivating that juxtaposition here?

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This next textual foil is a little more complicated...

**Leviticus 14:34**

34 When you come into the land of Canaan, **which I give to you for a possession**, and I put the plague of leprosy in a house of the land of your possession;

(It would seem that God continues to enjoy the right to distribute land / resources as detailed by Rashi to Genesis 1:1)

35 then **he that owns the house** shall come and tell the priest, saying: 'There seems to me to be as it were a plague in the house.'

36 And the priest shall command that they empty the house...

**תהילים פרק נ**

י כִּי-לִי כָל-חַיְתוֹ-יָעַר ;  
בְּהֵמוֹת, בְּהַרְרֵי-אֶלְפִי.  
יֵא יָדַעְתִּי, כָּל-עוֹף הַרִים ;  
וְזִז שְׂדֵי, עֲמָדִי.  
יב אִם-אֶרְעֵב, לֹא-אֶמַר לָךְ :  
כִּי-לִי תִבְלַח, וּמִלְאָחָה.

**חגי פרק ב**

ח לִי הַכֶּסֶף, וְלִי הַזָּהָב--נָאִם,  
יְקִוֶּךָ צְבָאוֹת.

**ויקרא פרק יד**

לד כִּי תִבְאוּ אֶל-אֶרֶץ כְּנָעַן,  
אֲשֶׁר אֲנִי נֹתֵן לְכֶם לְאֶחְזָה ;  
וְנִתְתִּי נֹגַע צָרַעַת, בְּבַיִת אֶרֶץ  
אֶחְזֹתְכֶם.

לה וּבֵא אֲשֶׁר-לוֹ הַבַּיִת, וְהִגִּיד  
לַכֹּהֵן לֵאמֹר : כִּנְגַע, נִרְאָה לִי  
בְּבַיִת.

לו וְצִוָּה הַכֹּהֵן וּפָנּוּ אֶת-הַבַּיִת

The background here is that the Talmud says that in case above, the owner of the house claimed he didn't have a tool his neighbor wanted to use. Soon afterward, he discovered a ritual impurity in his house which forced him to clear out all possessions from the house, showing both his neighbor and the rest of the world that he had the tool all along. The reason this text is relevant for our purposes is because it provides the last foil for Abram's possessions – "asher lo":

**Commentary from Rav Shimshon Rafael Hirsch: 'asher lo habayit'** expresses God's displeasure with the inhabitant of the house. This person actually considers the purpose of his house to be exclusively for himself! He won't lend his tools when requested and he lies about even having them (Yoma).

"The lies of such a man," writes Rav Hirsch, "God exposes to the public by having his house cleared out into the street."

**DISCUSSION:** "Asher lo" as a concept is modified to be subject to God's will. We only enjoy full, undisturbed possession if we do as God desires (in this case - share our tools). If not, God exacts vengeance. Human ownership remains intact, but is contingent on "moral responsibility".

1. Do you agree with the conclusion immediately above? Why or why not?
2. Do you agree with the Talmud that lending a tool is a moral obligation? What about situations where the tool in question might be key to your livelihood, or where the person coming to borrow it may be known to be irresponsible?
3. Is this text pointing us toward some kind of collective ownership?
4. What does "moral responsibility" look like in our age?

**5) What might Ownership with Responsibility look like?**

Generic:

**Devarim 6:5**

You shall love Hashem, your God, with all your heart, with all your soul, and with all you possessions.

**DISCUSSION:** Rashi translates "meodecha" here as possessions. If we accept this translation, what would it look like to serve God in this manner? Would there be any limits or boundaries?

**דברים פרק ו**

(ה) וְאַהֲבַת אֵת יְקֹוֹק אֱלֹהֶיךָ  
בְּכָל לִבְבְּךָ וּבְכָל נַפְשְׁךָ וּבְכָל  
מְאֹדְךָ :

*Specific: You don't need to read / understand all the categories below. It is sufficient to know that they are almost all related to mandatory giving prescribed by the Torah. The majority of these categories would only apply to farmers.*

- (1) Pe'ah: the corner - the portion of the crop that must be left standing for the poor in accordance with Lev. 19:9 and Lev. 23:22;
- (2) "leket": gleanings - ears of grain that fell from the reaper's hand or the sickle while the grain was being gathered during the harvest (see, Lev. 19:9 and Lev. 23:22);
- (3) "shich'chah": forgotten sheaves - sheaves left and forgotten in the field while the harvest is being brought to the threshing floor, as well as attached produce overlooked by the harvesters; Deut. 24:19
- (4) "oleilot" - immature clusters of grapes Lev. 19:10, Deut. 24:21;
- (5) "peret" - grapes that fall from their clusters while being plucked from the vine Lev. 19:10; and
- (6) "ma'asar ani" - the poor man's tithe - the tithe designated for the poor every third and sixth year of the tithing cycle Deut. 14:28-29, Deut. 26:12-13.
- (7) Tzedakah – 10% – 20%
- (8) Yovel – land reverts to the original owner, slaves go free: "For the Land is Mine; you are only temporary residents and settlers together with me. (Lev. 25:23)" Rashi: Let your eye not be evil upon it (do no return it begrudgingly) – for it is not yours.

**DISCUSSION:** Presuming you're not a fulltime farmer, what equivalents could you draw in your own economic reality to the categories above?

*The halachic tradition quantifies the categories above, creating a fixed percentage for each. What are the advantages and disadvantages of setting fixed amounts or other criteria?*

**6) But I work really hard. Aren't my efforts responsible for my wealth?**

*The Biblical text here includes the categories we saw above (houses, herds, flocks, silver and gold) and concludes that God is basically responsible all wealth. In the second text, Peter Singer reaches a similar conclusion (that an individual is not necessarily responsible for his wealth) from a different angle.*

**Deuteronomy 8:10-17**

10 And you will eat and be satisfied, and bless the LORD your God for the good land which He gave you.  
11 Beware lest you forget the LORD... 12 lest when you have eaten and are satisfied, and have built fine **houses** to live in; 13 and when your **herds** and your **flocks** multiply, and your **silver** and your **gold** is multiplied... 14 then your heart be lifted up, and you forget the LORD your God ... 17 and you say in your heart: 'My own power and the might of my own hand have won this wealth for me.' 18 Remember that it is the Lord your God who gives you the power to get wealth.

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Nobel Prize-winning economist and social scientist Herbert Simon estimated that "social capital" is responsible for at least 90 percent of what people earn in wealthy societies like those of the United States. By social capital Simon meant not only natural resources but, more important, the technology and organizational skills in the community, and the presence of good government... But his estimate does undermine the argument that the rich are entitled to keep their wealth because it is all a result of their hard work. If Simon is right, that is true of at most 10 percent of it.<sup>1</sup>

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***B. Processing – Please read aloud***

We've seen a model of ownership here which significantly discounts our claim to be the true owners of almost anything.

- 1) We've looked in some detail at what traditional sources have to say about ownership. How much (if at all) do you consider these texts as part of your motivation to give? Does the discussion (study/activity) we've just concluded change your perspective on the place of traditional texts in forming your motivation to give, or in how you might make tzedakah decisions in the future?
- 2) Some people would describe their giving as primarily motivated by Torah learning, and others would not. What other concepts, sources, or values do you think of as motivating your giving? Why do you give?
- 3) Refer back to the time you spent with your Motivational Values Cards.
  - a. Which motivators resonated with you most deeply?
  - b. What were your emotional reactions to those motivators?
  - c. Were you surprised by any of the motivators included in the cards?

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**SECTION 2 – DISCUSSION OF HOMEWORK**  
**RECOMMENDED TIME – 15 MINUTES**

*Please read out loud.*

Let's look at our conclusions from Pod Session 1's homework.

1. What were the characteristics of my top 10 organizations?

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<sup>1</sup> Singer, Peter. "What Should a Billionaire Give – and What Should You?" - New York Times Magazine, Pub. 12/17/2006, see also "Oracle of Omaha offers words of wisdom" in which Warren Buffett details what he terms the "Ovarian Lottery" published in the Wharton Journal, February 27, 2006.

2. Was I surprised by what I found during the exercise? How so?
3. What ideas did it give me for what I might do differently in the future? *(If you're willing, please take these ideas and send them to the listserv so we can all learn from them)*

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**SECTION 3 – CLOSING, HOMEWORK, AND SCHEDULING**  
**RECOMMENDED TIME – 5 MINUTES**

**A. Closing**

*Please read out loud.*

This brings us to the end of our second Tzedakah Learning Pod session! Let's each share one thing from this session that was a highlight, a surprise, or a challenge.

**B. Next month**

*Please read out loud.*

Let's make sure we have our date scheduled for next month. (Please meet after February 10<sup>th</sup>.) And remember – we can be in touch with each other with tzedakah ideas or reflections during the month, as well as sharing ideas with the broader Pod group through the listserv.

**C. Homework**

Please read below the homework for next month. As before, please use your Tzedakah Journal to answer the questions and bring your responses with you to Pod Session 3.

See you next month!

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**SECTION 4 - HOMEWORK ASSIGNMENT: Developing a philosophy / theology of ownership. Recommended time: 20-40 minutes**

***Please use your Tzedakah Journal for this exercise.***

We have explored multiple conceptualizations of ownership during this session. While this session is still fresh (within the next 5 days) please attempt to write a philosophy or theology of ownership for yourself. Questions to address might include:

- Who owns the money I make? What about my stuff?
- How do those answers inform my perspective on sharing resources?
- What moral or practical claims do others have to my money (government, the bank, my family, a neighbor, the homeless, the starving, those otherwise in need)?
- What claims do I make on others?
- Are the claims I demand from others counterbalanced by my obligations to others, or am I net taker or spender in the sum of my transactions?
- How do I want to relate to my possessions ideally? How can I get there from where I am now?
- *And to help us start thinking about next session...* How does this philosophy/theology of ownership impact how much money and/or time I should or want to give?