

Everything is Borrowed
Rabbi Steven Moskowitz

Let's talk about mortgages and loans, interest rates and home equity lines. We hear terms like underwater and over-leveraged. Are subprime mortgages the cause of our credit crisis? Is owning a home an American right, or a dream? So, let's talk about money and things—and ownership and belongings.

There is a classic discussion in the Talmud about ownership. Two people grab hold of a garment and each says, "It is mine." "To whom does it belong?" the rabbis ask. Each must take an oath, or bring witnesses to prove their ownership. In the end if ownership cannot be determined, then the garment is divided in two. (Baba Metzia ch. 1) It has to be shared—if you can't prove ownership. What follows in this lengthy Talmudic passage is then a discussion about the nature of ownership.

What is mine? What is yours? What is ours? What do we really own?

Here is the answer before we even begin: nothing. Everything is on loan; everything is borrowed. According to our tradition, nothing is ours.

I have been thinking about this notion as I read commentary after commentary, opinion piece after opinion piece, about the failures of our mortgaged economy. We moved our debts around and around, we shuffled mortgages and home equity lines, until it finally caught up with us.

Of course I am not going to spend my precious moments analyzing the economy. Here is what I have decided. While it may very well have been bad to build our economy and financial security on borrowed money and loans, this is exactly how we should construct our souls. My goal then is not in rewrite the economy. I do however want to try to rewire our souls.

So let us examine the Jewish view of money and things, our homes and even our bodies, our earth and the world.

First, our stuff. "It is mine," we exclaim. Even our English language suggests part of the problem: our stuff, our things are called our belongings. But that is not the Jewish view. Judaism says that it all belongs to God.

Let's start with our clothes. When you first put on a new piece of clothing, what are you supposed to say? You can look in the mirror and say, "I look fine." Free rabbinic advice, when you hear the following words and this question, "Honey I just bought this new dress. How do I look?" Answer: "Beautiful, sweetheart." The bride is always beautiful and every day is your wedding day. That's the view that sustains relationships.

As you know Judaism suggests a blessing for every occasion. So what is the new clothes blessing? “Baruch Ata Adonai, Eloheinu Melech ha-olam, malbish arumim.” Blessed are You Adonai our God, Ruler of the universe, who clothes the naked.

That kind of puts Jimmy Choo and Canali in perspective, doesn't it? (You didn't think I noticed.) There is nothing wrong with looking beautiful and dressing in finery. But in the end, it is about clothing the naked.

Recently I purchased new pants. (Not a frequent occurrence for a guy who only likes to go to bike stores and Borders.) As I put on the new slacks I said, “Honey how do I look?” Everyone: “Beautiful, sweetheart.” Actually I said, “Baruch Ata Adonai Eloheinu Melech ho-olam, malbish arumim.” What a privilege—and a blessing—to be able to purchase clothes for myself.

And then I thought of the countless numbers who cannot do the same. There are many in this great land who struggle to buy clothing and especially winter coats. The blessing evoked thankfulness—and awareness. It was no longer just about how I looked. It was also about others. That is the blessing's power.

Judaism does not urge us to live a life without material possessions. We do not, thankfully, belong to an ascetic tradition. The ascetics are not even our ideal. We do not model our lives after those who live by themselves in a desert cave with only meager necessities.

Our view is that ultimate ownership belongs to God, not human beings. When you buy something new, a new iPod, a new car, a new golf club, a new TV, we don't say, “Mazel tov.” That would suggest: you should be so proud, so proud of yourself and your successes. That of course is not a bad feeling, but it is not the spiritual meaning for which I strive. We say instead, “Titchadeish—may you be renewed.” May this new thing bring meaning to your life.

In the Jewish view everything contains sparks of holiness. There is no division between secular and profane. Everything can serve a holy purpose. Because everything in truth is on loan from God.

When it comes to our money Judaism is even more radical. That too is not ours. The Torah states that in every seventh year there shall be a remission of debts. In the seventh year, it is all cancelled and we start all over. Now that seems like a terribly problematic way to build an economy. So before my friends label me a communist I hasten to add that I am certainly not in favor of transforming our country into a socialist economy.

But I am interested in transforming our world view. The goal of the Torah was not how do you build national solvency but how does a society view its possessions and its money, and how best to get more people to think about the welfare of more people. If everyone is screaming “It is mine”—which is our current state of affairs—then that is not good and that will not instill a sense of caring and sacrifice. And that is the Torah's ultimate goal.

When you view everything as God's it makes it much easier and more likely to give tzedakah. We are more likely to open our hands to the needy. And that was the Torah's primary agenda. For it states: "There will never cease to be needy ones in your land, which is why I command you: open your hand to the poor and needy kinsman in your land." (Deuteronomy 15)

The rabbis take this idea to an even more revolutionary level: If the poor person was used to wearing fine wool before he became dependent on tzedakah, then supply him with clothes of fine wool. If he was used to receiving money as salary beforehand then give him money. If he was used to eating dough beforehand then give him dough. If he was used to eating bread beforehand then give him bread. If he was used to being spoon fed beforehand then spoon feed him. (Tosefta Peah)

Our tradition appears far more concerned with the dignity of the poor than with what he or she actually needs. Their previous condition determines the need. Not what do they require, but what do they think and feel they need.

In biblical times everyone was a farmer and everyone had to observe peah. This was the command that the corners of the field are left to the poor and stranger. You cannot plow your field over and over again, until there are no more crops. You cannot gather the fallen fruit or the gleanings. These are left for the poor and stranger. They are left so that they can gather for themselves the food they might need. And in the process preserve their dignity.

I think about this when I see our fenced in backyards. We work to keep our neighbors out. The Bible worked to bring our neighbors in.

The Torah wants us to share with others. It wants us to include others. The Bible wants to instill in our hearts the idea that nothing is mine and everything is God's.

You can accumulate things. You can buy new clothes. But remember it is not so much about looking good, and wishing yourself mazel tov on your new purchases. It is instead about renewing your souls. And the only way to do that is to remind yourself, that none of this is really mine. And everything is on loan—it is all borrowed.

Point #2. When people speak about abortion rights I often hear them say, "Well it's my body and I can do what I want with it." You may be surprised to learn that this is not true, according to our Jewish tradition. Your body is not yours. It is God's.

Here is the Jewish view of abortion. Abortion is commanded if the mother's life is in danger. If the baby—or fetus—is a threat to the mother's health then it must be aborted. Judaism creates a hierarchy. The mother is a life. The fetus, a potential life. Clearly the mother wins, until the baby's head emerges. At that moment they become equal lives.

I never liked how the debate is framed in this country: pro-life or pro-choice. Both are not Jewish positions. The notion that there is no difference in moral scale between the mother and

the child she carries in her womb is absurd. On the pro-choice side the idea that you can do whatever you want—even to your bodies—is also not the Jewish ideal.

Each person, and every person, whether Jewish or not, young or old, man or woman, is created B'zelem Elohim—in God's image. This is one of Judaism's greatest teachings. It means that everyone is deserving of life. And it also means that the body is a temple. This is why Judaism prohibits tattooing and piercing. Besides, why would you want to pierce your tongue or your eyebrow? Yuk! Or get something etched in your skin that you think is cool now but by the time you are forty, you will be tired of explaining your youthful and impulsive decision.

The Jewish point is not that it is unattractive. I guess there are people who like it (that would seem to be Chris Anderson Birdman's view. By the way, what is Stoudemire going to do about that Jewish star tattoo after he changes his mind about being Jewish?) The Jewish view is why do you need to improve upon God's beautiful work?

The real issue is that *shmirat haguf*—care for the body is as important as care for the soul. Imagine this. Working out is not about looking good for that Saturday night party. But instead is about taking care of God's craftsmanship. Do we watch what we eat—and drink? Or do we eat more than our fill—simply because we can; even though we know it is unhealthy. This is the spiritual import of fasting. Do we refrain from smoking or doing drugs? Look, I don't care if you run or bike, play golf or tennis, spin or yoga. You should work out because it is commanded—you have to take care of your bodies. Because it is simple—it is not yours, it is God's.

According to Maimonides the human body is compared to the ancient Temple's holy of holies. The *kodesh kodashim*, the holy of holies, was the holiest place in Jerusalem's Temple. It was there that according to tradition Abraham nearly sacrificed his son, Isaac. This place was therefore made holy by Abraham's willingness to give up what was most precious, his son. Giving up, letting go, relinquishing ownership is what made this place holy. It then became a place owned by no one, and controlled only by God.

At *shiva minyans* I often read: "All things pass; all that lives must die. All that we prize is but lent to us, and the time comes when we must surrender it. We are travelers on the same road that leads to the same end." As painful as death and loss are, this reading affirms that our lives are on loan. The question is not how many years do we get. But what are going to do with our years? What are we going to make of our lives? What good can I bring to the world in the time that is loaned to me?

You know the most powerful spiritual lesson that our students learn because we meet at the Brookville Reformed Church is that they have to take better care of the place because it is not theirs. I do think that they treat the church with more respect than they would our own place. Many children take their synagogue buildings for granted. We do not have that luxury. We understand that our meeting place is but loaned to us. This is how we should view our own homes—and one day soon, our own synagogue.

It is a privilege and blessing to have a roof over our heads, to be warm in the winter, and cool in the summer.

All is loaned. Everything is borrowed. Our bodies. Our lives. Our homes.

Looking good is nice. Having a beautiful home is wonderful. But it is really all borrowed and all on loan. It is not mine, it is God's.

Finally, the world and our earth. This summer we watched as oil spilled into the gulf day after day, week after week. All told, well over 100 million gallons of oil poured into the gulf. I am not going to stand up here and say that we must stop all drilling. Unfortunately we have not yet weaned ourselves off of oil (especially Arab oil). I dream of that day and want to work towards that time.

But what I marvel at is the complete lack of humility before the awesomeness and power of nature. The idea that we can drill in 5,000 feet of water and 18,000 feet below the seabed with impunity and not expect mishaps and problems is absurd. We are drilling ahead of our knowledge. We are drilling beyond our understanding. And that alone should give us pause.

The idea as well that we are not adversely effecting our environment. That we are not contributing to climate change is equally ludicrous. I understand that scientists are conjecturing when they make predictions about more hurricanes and the like. But we are effecting our world. To dismiss this fact is to ignore reality. This planet is struggling to sustain six billion people—and all these people are wreaking havoc with our only world.

I do not know if we are going to have more hurricanes or not—I suspect we will. I do not know if the weather will be warmer in the future, or if we will have more snow in winters and greater rains in spring. But I am certain that we are polluting our world. And we don't really know what effects that might bring—but it can't be good.

We don't really understand what all this pollution and waste this will mean for our future. Just because we are uncertain about the details of the future, does not mean that we should be uncertain about its cause.

As you know I grew up in St Louis where I used to water ski on the Mississippi River. Every year the Mississippi floods—sometimes terribly, sometimes not so bad. Lately it has been learned that the locks and dams built along the Mississippi maybe part of the problem. The natural cycle of the Mississippi is to flood. The locks and dams prevent the yearly floods from regularly overwhelming the river's banks; they make it easier for river traffic to travel up and down this great river. But they may inadvertently produce more catastrophic flooding. This was part of what made Hurricane Katrina so terrible. If you build on top of a swamp then you are asking for trouble. You cannot stop nature's fury. We are but puny humans by comparison.

There are similar worries about genetically modified crops. Already weeds are developing and proliferating that are resistant to the most commonly used herbicide, Roundup. So a dose of humility and awe will serve us well.

In world where nearly one billion people go to sleep each and every night hungry—and one out of seven Americans live below the poverty line—we should of course be doubling and tripling our efforts to produce more food (and of course more jobs). We should be reducing the amount of food we toss into the garbage.

I remember my grandmother saying, “Clean your plate. There are starving kids in Africa.” I don’t think grandmas say that any more because we are today more conscious about the issues of body image, but there was a certain power in her words, especially because it was mouthed by someone who knew hunger. On this day when we fast we should remember those who fast not out of choice but because of necessity. Give to Mazon—a Jewish response to hunger. Support Island Harvest. Give to the Interfaith Nutrition Network.

I believe that we are meant to help improve the world we live in. But it must be done with humility and awe. We can’t do whatever we want, whenever we want with our world.

Judaism believes that this is God’s world and not mine. I am but a tenant. It is my responsibility to care for the earth and the world. We are its custodians. Just like I don’t get to do whatever I want with my body I also don’t get to do whatever I want with this world.

The Torah states: *ki li ha-aretz*—the land is mine!, says God

The psalmist declares:

Hashamayim m’saprim k’vod El

The heavens declare the glory of God

The sky proclaims His handiwork.

Day to day makes utterance,

Night to night speaks out.

Ein omer, v’ein devarim.

There is no utterance.

There are no words... (Psalm 19)

There are no words. There are no words that can capture the majesty of nature. That is the religious viewpoint. Not how can I use this. Not what can I make of this. But thank God for creating this extraordinary world.

That is the intention of today’s afternoon walk—and my Shabbat hikes. On this day we should walk around and admire God’s garden.

Maimonides wrote: “What is the way that will lead to the proper love and awe of God? When you contemplate God’s great, wondrous works and creatures, and from them obtain a glimpse of wisdom...”

There are moments when you are standing in nature that the world appears ordered and just. We would do well to keep this in mind as we try to control it or tame it or harness it. It is our God-given obligation to improve our world. But it must be done with humility and awe. We must pause and contemplate. We must introduce reverence and love into our approach to our world.

Imagine that as you tend your vegetable or flower garden, you think, I am pruning these bushes not to make my home and my lawn look more perfect but to make God's world more beautiful. I am growing these vegetables for my neighbors as well as for me. Perhaps then we will have a moment similar to the psalmist's "There are no words..."

All I can say to my soul and my God is, "This place is Yours. This world is Yours. It does not belong to me. It does not belong to us. It is Yours alone, my God. Trying planting those words in your souls. Then whether the Dow goes up or down, whether you have 3,000 square feet, 6,000 or 12,000 will be immaterial.

I am not trying to rewrite everything, or even remake how we do everything, just rewire our souls. If but for a minute we pause and say, "It is not all mine." If when we look at our portfolios we don't panic, then we will be better off. Then we might share more with others. We might give more readily to others.

The great spiritual truth is that nothing is ours and everything is borrowed.

Translators of the Talmud render the discussion with which I began to be about a garment. Each person grabs hold of the garment and says, "Kula sheli—it is all mine!" If ownership cannot be settled then the garment is divided between the two.

But the Hebrew is not garment but tallit—a tallis. Everyone knows that if you tear a tallis in two it is no longer a tallis. You require four tzitzit, four tassels.

There is an implicit message by the use of this word, tallit. In the fight and struggle over who owns it, something is always destroyed. In the struggle for ownership and the claim it's all mine you can destroy everything, even that which is most sacred.

Begin with the feeling that nothing really belongs to me. And it all belongs to God and you can never lose. If I am a tenant then I have a responsibility to this world, my body and even my things. It is not a right, or even a privilege. It is a God-given and blessed responsibility. Saying, "Kula sheli—it is all mine" to our things, our bodies and our world will unravel our souls. Saying instead Ki li ha-aretz—it is all God's begins our repair.

It is these words that we must speak to our souls. All is on loan. And everything is borrowed.

Let us learn to speak these words to our broken souls!

***Yom Kippur Morning 5771
September 19, 2010***

***Jewish Congregation of Brookville
www.jcbsynagogue.org
rabbi@jcbsynagogue.org***