

Money & Mitzvot

Jewish Secrets, Practices, and Techniques on Wealth and Success

- Beware that you forget not the Lord your God, in not keeping his commandments, and his judgments, and his statutes, which I command you this day;
Lest when you have eaten and are full, and have built goodly houses, and lived there;
And when your herds and your flocks multiply, and your silver and your gold is multiplied, and all that you have is multiplied;
Then your heart be lifted up, and you forget the Lord your God, which brought you out of the land of Egypt, from the house of slavery;
Who led you through that great and terrible wilderness, where were venomous serpents, and scorpions, and drought, where there was no water; who brought you water out of the rock of flint;
Who fed you in the wilderness with manna, which your fathers knew not, that he might humble you, and that he might test you, to do you good in the end;
And you say in your heart, My power and the might of my hand has gotten me this wealth.
And you shall remember the Lord your God; for he is who gives you power to get wealth, that he may establish his covenant which he swore to your fathers, as it is this day. (Deut 8:11-18)
- I walk in the way of righteousness, in the midst of the paths of judgment;
That I may cause those who love me to inherit wealth; and I will fill their treasures. (Proverbs 8:20-21)
- By wisdom a house is built; and by understanding it is established;
And by knowledge shall the chambers be filled with all precious and pleasant riches (Prov. 24:3, 4)
- Wealth acquired by vanity shall be diminished; but he who gathers by labor shall increase (Prov. 13:11)

Interest & Loans

- You shall not lend upon interest to your brother; interest of money, interest of foodstuff, interest of any thing that is lent upon interest; To a stranger you may lend upon interest; but to your brother you shall not lend upon interest; that the Lord your God may bless you in all that you set your hand to in the land where you are entering to possess. (Deut 23:20)
- If there is among you a poor man of one of your brothers inside any of your gates in your land which the Lord your God gives you, you shall not harden your heart, nor shut your hand from your poor brother;
But you shall open your hand wide to him, and shall surely lend him sufficient for his need, in that which he lack (Deut 15:7, 8)

Charity & Tithing

- And this stone, which I have set for a pillar, shall be God's house; and of all that you shall give me I will surely give the tenth to you. (Gen. 28:22..Jacob's commitment)
- Speak to the people of Israel, that they bring me an offering; from every man that gives it willingly with his heart you shall take my offering (Exodus 25:2)
- And, behold, I have given the sons of Levi all the tenth in Israel for an inheritance, for their service which they serve, the service of the Tent of Meeting.
Neither must the people of Israel henceforth come near the Tent of Meeting, lest they bear sin, and die.
But the Levites shall do the service of the Tent of Meeting, and they shall bear their iniquity; it shall be a statute forever throughout your generations, that among the people of Israel they have no inheritance. But the tithes of the people of Israel, which they offer as an offering to the Lord, I have given to the Levites to inherit (Numbers 18:21-24)

- Honor the Lord with your possessions, and with the first fruits of all your produce;
So shall your barns be filled with plenty, and your vats shall burst out with new wine (Prov 3:9, 10)
- IT SAYS, AND THOU SHALT LOVE THE LORD THY GOD WITH ALL THY HEART ETC. WITH ALL THY HEART, MEANS WITH THY TWO IMPULSES, THE EVIL IMPULSE AS WELL AS THE GOOD IMPULSE; WITH ALL THY SOUL MEANS, EVEN THOUGH HE TAKES THY SOUL [LIFE]; WITH ALL THY MIGHT MEANS, WITH ALL THY MONEY. ANOTHER EXPLANATION OF WITH ALL THY MIGHT [ME'ODEKA] IS, WHATEVER TREATMENT HE METES OUT TO THEE. (Bavli Berachot 54a)
- A fifth of one's income is considered a generous contribution to charity (Yoreh Deah 249:1), and should not be exceeded. It is forbidden to impoverish oneself by distributing all of one's wealth to charity (Bavli Arakhin 8:4), and one who does so is counted among the foolishly pious who bring destruction to the world (Bavli Sotah 20a). However, one may leave as much as one third of his estate to charity in his will (Bavli Ketuvot 67b) (From R. Aryeh Kaplan)
- In any case, a minimum of one tenth of one's income belongs to God, and should be used for charity or other religious purposes. (Orach Chaim 656) This is a measure handed down from the Patriarchs, as Jacob himself said to God, "Of all that you give me, I will set aside a tenth to You (Gen. 28:22) Similarly the Talmud learns that we must give one tenth of our income to charity from the verse "Honor God with your wealth, and with the first fruits of your produce" (Prov. 3:9)

Wealth Management

- Then Jacob was greatly afraid and distressed; and he divided the people who were with him, and the flocks, and herds, and the

camels, in two bands; And said, If Esau comes to the one company, and attacks it, then the other company which is left shall escape. (Gen 32:8,9)

- Rav Chiya Rabba said, the Torah teaches right conduct, that a person shouldn't place all his money in a single position. From whom do we learn? From Yaakov, as it is said, "And he divided the people with him, and the flocks and the herds and the camels into two camps, and he said, If Esau falls upon one camp and smites it, the camp will remain will escape". (Midrash Rabbah Bereshit on Genesis 32:8-9)
- R. Isaac also said: One should always divide his wealth into three parts: [investing] a third in land, a third in merchandise, and [keeping] a third ready to hand. (Bavli Bava Metzia 42A)
- It is forbidden for a person to disown or dedicate all his property and thus become a burden on others, nor should he sell a field [a productive asset] and buy a house [for his own benefit only], or sell his house [which is durable] and buy moveable goods. Nor should he engage in commerce with the money from his house [risk his house on business ventures]. . . The general principle is that a person's goal should be to have his property succeed, to supersede that which is temporary with that which is durable, and his intention should not be to have momentary enjoyment or to benefit a little [now] and lose much [later]. (RaMBaM on long term financial planning in "Laws of Right Views" 5:12)

From Rebbe Nachman:

- When a person conducts his working activities with faith and honesty, he fulfills the commandment to "love HaShem your God", which is the root of all the commandments, and his livelihood will be sent to him without struggle and toil.
- There are three things for which man has destructive appetites. They are money, sex, and food... Through the three festivals, these three appetites can be rectified. Pesach is the rectification of money. (He

goes on to teach that Shavuot is the rectification for sex, and Succot for gluttony)

- The commandment to love God with all your might is fulfilled by one who overcomes his desire for wealth and does not embark on ventures beyond his means but conducts his affairs fairly and honestly, investing his own money without borrowing from others. The commandment is also fulfilled by a person who gives one fifth of his net income to charity.
- In everything connected with making a living you must wait until the time is ripe. “for “The eyes of all are to You, and You give them food in its time” (Psalms 145:15)

- Bereshit: 1st word of Torah
- Israel (the last word of Torah)

(ישראל)

Lamed

בְּרֵאשִׁית

Tav	Yod	Shin	Aleph	Resh	Bet (hidden aleph)
6	5	4	3	2	1

1-5-6	Bet-Yod-Tav	Bayit	House/Container
1-2-3	Bet-Resh-Aleph	Barah	Create
2-3-4	Resh-Aleph-Shin	Rosh	Head/Intellect
3-4	Aleph-Shin	Eish	Fire/Passion
3-4-5	Aleph-Shin-Yod	Ishi	My human being
6	Tav	Torah	Guidelines