

Understanding the meaning of money for teaching

Money is just a symbol of relationships

I have called a gathering of “Chizuk”. It would seem as if the purpose of this is only money, which is usually derided, especially in circles like these whose main motto is that wisdom is better than gold and silver. It would therefore be appropriate to explain the correct meaning of money and how it relates to our true pursuit.

You have probably all read some capitalist literature in the praise of markets and money. However, this basic thought is actually much more ancient than that. The idea being that what we call “money” is nothing more than a symbol of something else. And this something else is nothing more than human relationships. More precisely, money is the token by which we keep track of the favors people owe to one another.

If we imagine the world before money, we would see how the fundamental thing is human relationship. I give you some milk from my cow, and this causes us to be bound in a kind of friendship. This friendship causes the expectation that tomorrow if I need some eggs from your chickens, you will give them to me. As the world gets more complex, it becomes harder to keep track of who you are friends with, or who you owe favors to. Instead of just remembering “so and so gave me a chicken, I owe him something more or less equal in return”, he gives me a token symbolizing that. Now when I return his favor, he gives me back the token, so we can track that the favor was returned. If what he returns is slightly more or less than what I gave him, he will return more or less of these tokens, so we can keep track.

This also allows relationships to expand to much larger and complex circles. Instead of me needing to know and remember everyone I owe favors to or am owed favors from by face or name, we can just pass the tokens on to the next party. Now whoever has my token, can exchange it for whatever favor he wants from a third party, who in turn will now owe me or anyone else with a token from anyone else, a favor in the same amount. This same thing would have been done originally by me telling my friend “since you are my friend, I ask you to help a third person who is my friend and this will count as you repaying me”. Now that we have these tokens, we can expand our networks of friendships in more complex ways.

Does wisdom make money

Now there is a misconception many of our friends seem to have. They think there are two kinds of people in the world, those who value money and those who value wisdom. Since wisdom is said to be a value contrary to the valuing of money, it seems to follow that those who pursue wisdom will have no money.

In my opinion this is usually a lazy excuse by which intelligent people explain their failures, and is rooted in a fundamental arrogance which looks to praise itself rather than understand. Many of our friends have their self-identity bound up with being smarter than others, but when asked “if you are so smart, why don’t you have any money”, they answer with some cliché like “Shlomo Hamelech already said “lo lachachamim lechem”, as if a misreading of a

verse justifies their lack of success. The truth of the matter is, that just like the pursuit of money for its own sake is a corruption of the meaning of money, so is the idea that valuing wisdom is at odds with making money.

If we think of money as some kind of good to be hoarded as an end, then we will not pursue wisdom or any other good and will turn out to be selfish people whose purpose is maximizing the amount of tokens at the expense of others. This means we forgot that the purpose of these tokens isn't to be a value in itself, only to serve human relationships better. So, the bad pursuit of money is, like most corruptions, the confusion of a means for an end or of a symbol for the reality it represents.

In the same way, if we think of wisdom as something to be hoarded for ourselves, or even worse, as something that is necessarily at the expense of others, as in "I am so much smarter than you". Then the reason you have no money is not because you are oh so smart, just because you never did any favors for anyone else, so why would anyone owe you anything. This means, that if a scholar is poor, our default assumption should be that he has not provided enough value to others so they should owe him anything.

Why Mekubalim are rich

I have noticed that while many scholars of the revealed torah are poor, most scholars of the hidden torah are rich. It is as if "al pi nigle" a tora scholar must have only bread and salt, but "al pi nistar", a Torah scholar must have a golden chariot. We are in the habit of deriding these Mekubalim as charlatans who prey on the hopes and fears of people and make their money by false promises and the like. We should always question assumptions which flatter us and excuse our failures while doing so. Maybe the reason these are richer than us is simply because they provide more value to people than we do. Now you might respond that their value is counterfeit, alright, so then since our value is genuine it seems that we should be even richer than them not poorer.

The truth is, that even these charlatans spend a lot more time providing goods to people. Even if some of it is only placebo effect emotional support, they still love people than many fine scholars. And if you love people, they tend to love you back. And then you have the gold which is the token of this love.

The secret of Kvitlech

You know the Chasidic rebbes have this secret called "reading a kvittel". This refers to the practice where each chasid would write a note to the rebbe, usually on a set basis like once a year, where he would list the names of his family and their needs. The rebbe would then bless him and give him advice based on this. Chasidim saw great things in this practice and claimed that the rebbe must have a hidden way to see into their soul by reading this note. And that this knowledge was imparted in a hidden way from each Rebbe to the next.

I will now proceed to reveal the secret. The kvittel system is an ancient version of a CRM system. A Rebbe is a service provider to the community. His main service is serving as the

pillar around which the community gathers, he connects them to each other and to the Above. Just as we saw with money, once groups of people grow larger and more complex, it becomes hard to keep all relationships which are the life of the community face to face. An old rebbe would just see each friend of his and know who he is and what he needs, and connect him with others who can help him and to above. As the community grow larger, the rebbe needs a better way to serve this role. Thus was invented the kvittel, or the **Chasidis Relationship Management System**. Each chasid would give the rebbe his names and needs, and the rebbe would keep the notes and use them to keep track of who he needs to pray for and for what. And Rebbes also acted as mediators in all kinds of earthly matters, connecting one who is seeking employees with one seeking a job, or one seeking a kalla with one seeking a chasan, and the like.

Is it better to need support

I have asked myself many times which would be a better life to hope for. I once thought the best dream was to be an independently wealthy scholar, who has his own business and income but leaves enough time for intellectual pursuits. He might even publish some articles or books, videos or substack posts. But he wouldn't need anyone to read it really, since he has his own money.

While this would probably selfishly be easier for me, I think now it would not be the best life. Wisdom isn't a luxury good to be shared, it is a communal good, it belongs to all. And the role of one who was given privileged access to it, is to share it. To sell it. It is not enough just to put it out there and wait for anyone interested to read, and when that fails, to retreat into a self-serving elitism saying, "nobody reads it because they are all dumb, who cares about the dumb masses anyway". This now seems to me to be the wrong way to live.

I might not have liked it, but being forced by circumstances to make a living from teaching and creating intellectual community, has forced me to become a better teacher scholar and person. I must sell the truth, not lie and manipulate people into supporting me for some other reason, but I must sell it, meaning teach it. This means listening closely to people's needs, meaning their questions, and seeking earnestly for the ways in which what I have learned and learn with them can help them.

Letting recipients know their gifts

Now there is another thing, but this too must be interpreted earnestly and not cynically. Someone will say, maybe you provide true value to someone, but since that someone doesn't appreciate or value wisdom correctly, you will not retrieve the tokens of appreciation from them. You have been going on saying that scholars earn in the ratio of which they provide, but this doesn't seem to be the case. There are many scholars who provide lots of wisdom but fail to collect, this should be attributed not to lack of value provided but to the lack of "marketing", as everyone knows this is the oilem hasheker where advertisement decides more than content.

To this I answer with the story of a milkman. There was a milkman who was such a good and quiet person, he understood his role to be providing milk to people, so each morning he would wake up early and drop off bottles of milk at the entire town's doorstep. Since he was such a honest worker, it didn't occur to him that he needs to announce his milkman business to anyone, or even to leave a note with his Zelle address at the door where he dropped off his milk. Why, he said if I provide milk shouldn't people understand they need to pay, and when nobody paid him he said "must be this town doesn't really like milk, maybe I should try a different town". In reality the people loved the milk, but had assumed there was some hidden Tzadik who decided to provide free milk for them or something.

I will tell you, you probably think this milkman was naïve and not of this world and somebody should have simply explained to him how the world works so he can collect what he deserved. I claim this milkman wasn't just naïve, he was disrespectful of the people, and this is why he didn't deserve to be paid.

The Rambam explains on the mishna "חַיְבָה יתִירָה נֹדֵעַת נֹדֵעַת לָהֶם" that sometimes someone gives another person a gift out of compassion for the poor soul, but doesn't respect him as a person to let him know of the gift. Such are the gifts we give to children or the mentally disabled, we know better than them that they have needs, and understand we have a duty to provide for them. But they don't have the capacity to understand their needs nor how they are being provided for. This is why the gemara says that when someone gives his friend a gift he must notify him. This is to show that you respect him as a mind who understands his need and what he was given. Thus, it would be one thing to be banim lamakom, but another thing entirely to understand this. When the torah explained to us what it means to be children of god, this means the torah respects us as humans with a mind, who can know what has been given to us.

In the same way. I know there are many people who benefited from the work we are doing here. But not always do they realize this, because they haven't been told, or the address of the milkman hasn't been clarified to them. You who I see here we know each other and this is another level of love and respect, that we know who we are and who is learning with us. But there are many others outside this immediate circle, who are benefitted by it, but haven't yet been given the honor of knowing our address. This is why it is a mitzvah to let your friends know of us, and then we will receive their tokens and pass it on.