

**YOU SHALL LOVE HASHEM
WITH ALL YOUR POSSESSIONS**

by Dr. Meir Tamari

CAPITAL & LABOR [5]

Capital consists of all the possessions and knowledge which a person accumulates after using part thereof on various forms of consumption. Capital formation is therefore only possible for those individuals and societies who are able to refrain from consumption of all their wealth and so to retain some form of savings. That this is not natural and easy, we may learn from our ancestors when they were fed Manna in the Midbar. Some people tried to save a little for the next day even though Moshe told them that Hashem would provide food each day. Their lack of belief was simply exposed when their savings molded except for that of Shabbat when G-d provided a double portion on Friday. Present day inability to postpone consumption is highlighted by the usual immediate consumption of windfall profits, gains from gambling or universal wage increases due to union pressure or government policy. Experience has taught us that at least part of this income should be given only over a period of time or preferably completely postponed till retirement.

It has been argued that only the monotheistic religions lead to savings through their teaching that G-d is the source of all wealth. This G-d given wealth provides for all human needs including those of the future. This is in contrast to pagans who ascribe

everything to chance or luck thereby obviating the necessity or usefulness of savings. The Chinese exception to this rule has been explained by the teachings of Confucius which like-wise provide fairly strict rules for daily living. Jewish saving tendencies are sometimes explained by secularist scholars to be the result of their minority status or international wanderings. However, this does not seem correct since other minorities or nomads never showed any propensity for saving. The same idea has been raised to refute the argument that Matan Torah was some sort of eruption rather than Divine Revelation; no other eruption ever gave birth to a religion or to 10 Commandments.

There is an idea which is shared by medieval Christian scholars and modern socialist and communist thinkers. They agree that only labor creates wealth while a room full of money left to itself would remain just that. So the suppliers of capital, Capitalists, become regarded as parasites. However, they forget that with the capital comes the ingenuity and creativity needed for progress. Milton Friedman repeatedly taught that Capitalism is not a profit system but a profit and loss system. Bankruptcy and financial loss is that system's method of rectifying errors whereas continuance of uneconomic decisions is common to most planned and centralized economies.

Both the belief that labor alone creates wealth and the belief that wealth creation results from the partnership

between them suffer from the same error. It is an error which all philosophies or thought systems or social methodologies make either consciously or otherwise. It is the error that Mankind alone decides and controls everything without being subject to any external and superior power. "One who falsifies weights and measures in secret rejects the belief in the Exodus." He does not believe that the same All-Seeing and All Powerful Hashem who freed Israel with miracles from mighty Egypt, witnesses all human acts, even those done in darkness and imagined secrecy. A thief pays four and five-fold damages whereas a robber is punished less severely. The former shows that he fears only human discovery and is contemptuous of Hashem whereas the latter fears nothing equally. When Avraham was criticized for doubting the morality of Avimelech and his Philistines, he answered, "I know that there is no fear of Heaven here." Where that fear is missing, the most extreme forms of immorality are possible even in the most sophisticated and enlightened societies as we have witnessed in modern times.

The Baal Shem Tov was once a passenger when the coachman stopped and was ready to harvest oats from somebody else's field. "He sees, He sees", the Baal Shem exclaimed. The frightened coachman scampered back onto the coach, looked around but saw no one. When he questioned the Baal Shem, he was answered by a finger pointing to Heaven. There is the evidence of tax evasion, white collar crime and the exploitation of foreigners

or minorities to show that all too often we share that coachman's false belief that there are indeed secret crimes. 🌸