YESHIVAT HAR ETZION

ISRAEL KOSCHITZKY VIRTUAL BEIT MIDRASH (VBM)

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***Bein Adam Le-chavero:* Ethics of Interpersonal Conduct**

**By Rav Binyamin Zimmerman**

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**Shiur #29: The Faith of Financial Sanctity**

**Integrity and Faith**

In the last few lessons we noted that honesty and integrity in business are heavily rooted in faith in God. This is a primary reason for the severity of the crime of swearing falsely to illegally retain money, and also explains the connection between the use of false measures to cheat in business and God’s taking the Jewish people out of Egypt, which is recalled in the mitzva of exact measures. This dynamic also shows how the mitzva of exact weights is related to remembering Amalek’s attack on the Jewish people, which we are commanded to remember in *Devarim* following the verses on proper weights and measures.

The connection between financial honesty and faith is not a novel one, and the two are in fact deeply connected. In this lesson we will develop a framework for understanding this connection; in the next lesson we will demonstrate how Chapter 19 of *Vayikra* is fundamentally characterized by the concept of faith, which is inextricably bound with that chapter’s theme of holiness.

**The First Question**

The Gemara (*Shabbat* 31a) details six questions that a person is asked by the heavenly court after his departure from this world, the first of which is pertinent to our discussion:

At the time a person is brought [before the heavenly court] to be judged, they [i.e. the judges] ask him whether he conducted his business affairs faithfully, set aside regular times for Torah study, observed the commandment to have children, looked forward to the time of the redemption …

The first question is both interesting and enlightening. In its simple sense, the question asks whether the person was honest in his business dealings, but the unusual use of the word “faith” clearly indicates that something additional is at hand. Taking this diction into account, we might render the question as: Did you conduct your business transactions with a sense of God’s involvement in the world? One who does so surely understands that dishonesty in business is not an option.

The Gemara’s formulation of the question, then, reiterates our point in previous lessons that business without faith is a recipe for ethical disaster. However, before we further explore the relationship of faith and honest business practices, what is it?

The Hebrew word used here – *emuna* – is generally translated as “belief” or “faith,” but neither of these words does justice to the term. Both of the English words imply some degree of uncertainty, and are limited to a person’s mindset. It therefore behooves us to gain a better understanding of this concept, and to see how essential a role it plays in promoting ethical behavior.

***Emuna*: A Definition**

Aside from related verb forms, the Torah uses the word *emuna* twice, and in neither context does a definition of “belief” or “faith” seem appropriate. One instance is in a verse (*Devarim* 32:4) that describes God as a “God of *emuna* and without iniquity.” What could it possibly mean to be a God of belief or faith?

Perhaps one could find a way to excuse one of those translations in that verse, but this does not appear possible in the verse that describes the placement of Moshe’s hands during the same fateful battle with Amalek mentioned above. As the people at the foot of the hill waged battle against Amalek, Moshe stood atop it with his hands raised to ensure that they keep their hearts committed to God while fighting.

It came to pass that when Moshe held up his hand, Israel prevailed, and when he let down his hand, Amalek prevailed. But Moshe’s hands were heavy; they took a stone and put it under him, and he sat on it, and Aharon and Chur supported his hands, one on this side and one on that side, and his hands were *emuna* until sunset. (*Shemot* 17:11–12)

Moshe’s hands, held up during the battle, are described as *emuna*. Can a person’s hands be belief or faith?

Beyond the difficulties with the common translations used for this word, it is not as clear as one might think that the Torah requires man to have *emuna*. Rambam begins his magnum opus, *Mishneh Torah*, with the mitzva of knowing (*la-da’at*) God, rather than using the term *emuna*. However, in works that Rambam originally wrote in Judaeo-Arabic, such as his *Sefer Ha-mitzvot* and his commentary to the Mishna, heuses an Arabic term that for centuries was consistently rendered as *emuna*. This leaves the question of whether the mitzva demands *emuna*, often understood as belief or faith in God, or requires knowledge of God.

This problem is compounded by challenges by Ramban (*Hassagot Le-sefer Ha-mitzvot*, *aseh* 1) and Rav Yitzchak Abarbanel (*Rosh Amana*). They question whether *emuna* should be considered a mitzva altogether. Second, since belief in God does not seem to involve any action, but is a state of mind, how could it be required? Presumably one either has it or does not.

Rav Michael Rosensweig summarizes some of the issues raised as follows:

The Rambam (*Hilkhot Yesodei Ha-Torah* 1:1) opens his magnum opus, the *Mishneh Torah*, by articulating the obligation to know (*leida*) Hashem’s existence. In his *Sefer Ha-mitzvot* and in his enumeration of the Thirteen Tenets of Faith (*Peirush Ha-mishnayot*, Introduction to *Perek Cheilek*), he apparently formulates this central principle somewhat differently, accenting belief (*le-ha’amin*) instead of knowledge.

Rav Rosensweig provides an explanation based on a translation posited by Rav Chaim Heller:

R. Hayyim Heller (*Sefer Ha-mitzvot*, *aseh 1*) posits that there is no discrepancy between the various sources, as the original Arabic term employed in *Sefer Ha-mitzvot* may connote either knowledge or belief. While this may resolve the potential conflict between *Mishneh Torah* and *Sefer Ha-mitzvot*, it does not address the context of the Thirteen Principles of Faith, which surely emphasizes belief.

We may suggest based on R. Hayyim Heller’s insight that the Rambam in all contexts demands a particularly rigorous standard of *emuna* that transcends the conventional definition of either knowledge or belief. *Emuna* conveys both affirmation and deep-seated conviction – *amen* –- as well as unshakeable loyalty, trust, and reliance – *ne’emanut* (see Rabbeinu Bachya, *Kad Ha-kemach*, *Emuna*). Intellectual awareness or even reasoned demonstration of Divine existence is insufficient if it is unaccompanied by unswerving dedication and commitment to the Divine Will. Superficial or uncritical belief that is not rooted in inquiry and introspection and that does not inspire one to channel all of one’s faculties to manifest Hashem’s presence (“*kol atzmotai tomarna Hashem mi kamokha*”) is also inadequate. In *Sefer Ha-mitzvot*, the Rambam utilizes an intentionally ambiguous term in order to convey both cognizance and belief in a maximal and integrated manner. In fact, the Ramban (*Shemot* 20:2) explicitly requires both knowledge and belief (*she-yeide’u ve-sheya’aminu*). The knowledge-belief implicit in this mitzva must redefine man’s purpose. (“Avraham *Avinu* and the Concept of *Emunah*”)[[1]](#footnote-1)

**Unassailable Knowledge**

We might add two points to Rav Rosensweig’s formulation. First, the contradiction between the two terms *emuna* and *yedi’a* is not an outright contradiction as is often presumed, in large part because these terms do not necessarily mean what we might have thought.

It is clear from Biblical usage that the term *yedi’a* not only connotes intellectual knowledge, but also has the sense of an intense connection, as in: “Adam again knew (*va-yeida*) his wife, and she bore a son” (*Bereishit* 4:25). Rambam’s mitzva of knowing God requires a level of knowledge and understanding that leads to intimacy and a feeling of intimate connection with God (see Year 1, Lesson 23, where we discussed knowledge of God at great length).

This rendering of *yedi’a* may further distance us from the usual understanding of *emuna*,but as we have already pointed out, it is untenable in the Biblical context to define *emuna* as “faith” or “belief.” In fact, *emuna* is far beyond intimate knowledge.

Knowledge may be forgotten or disproven, and therefore knowledge retains its power only while it is retained and remains pure. *Emuna*, though, is nothing less than the state of being steadfast and unwavering, with certainty of action or thought so intimate and true that one realizes that nothing whatsoever can overcome it. Moshe’s hands were *emuna* in that they were unwavering and steadfast as he held them high so that the people could see and remember that only through commitment to God could they achieve victory over Amalek (*Rosh Ha-shana* 29a).

Similarly, Hashem is the God of *emuna* in that his existence is the only true and unchanging existence in the universe, because unlike all other entities, His existence is independent of other factors. This is expressed in Rambam’s description of the mitzva of knowing God:

The foundation of all foundations and the pillar of wisdom is to know that there is a Primary Being who brought into being all existence. All the beings of the heavens, the earth, and what is between them came into existence only from the truth of His being

If, theoretically, He did not exist, no other being could possibly exist.

If, theoretically, none of the entities aside from Him existed, He alone would continue to exist, and their non-existence would not void His existence, because all the [other] entities require Him and He, blessed is He, does not require them or any one of them. Therefore the truth of His [being] does not resemble the truth of any of their [beings]

This is implied by the prophet’s statement, “And the Lord God is true” (*Yirmeyahu* 10:10), i.e. *He alone is true and no other entity possesses truth that compares to His truth*. This is [the meaning of] the Torah’s statement, “There is nothing else aside from Him” (*Devarim* 4:35), i.e. there is no true existence like His aside from Him. (*Hilkhot Yesodei Ha-Torah* 1:1–4)

While faith and belief may not require any action, study and action are required to raise one’s awareness of God to the level of intimate knowledge where one can remain steadfast in commitment to God even amid trial and tribulation.

Rav Elchanan Wasserman (*Kovetz Ma’amarim*) goes further. He argues that the mitzva of *emuna* cannot be to know or believe in God’s existence, because anyone with an open mind who looks at the magnificence of the world cannot state with any degree of conviction that the world came to into being by accident. Especially in our day, when scientific demonstration of the complexity of the world and humanity has transformed avowed atheists into believers,[[2]](#footnote-2) there need be no commandment merely to believe in or to know of God.

Rather, Rav Elchanan explains, the mitzva is to remove the impediments that may cause one to question his *emuna*. After all, if there is a Creator and He recorded His will in the Torah, then there are obligations that follow. These obligations often lead to cognitive dissonance in individuals who find it easier to deny the existence of God than to accept their knowledge of His existence and fulfill His will.

The mitzva of *emuna* requires raising one’s passive knowledge of God to an active state of intimacy, where no impediment or desire can raise any doubt amidst one’s steadfast awareness and unwavering certainty of God’s presence. One who has attained this state not only is excited to fulfill God’s *mitzvot*, viewing them as a great opportunity rather than a burden, but is captivated by the knowledge that the world has a purpose and there is a reason for existence.

Rav Kook (*Olat Ra’aya*) writes that this is the basis of the terminology, *Ani ma’amin be-emuna sheleima*), generally translated roughly as “I believe with *perfect* belief …” It is not sufficient merely to have *emuna*; rather, one must have complete *emuna*.Rav Kook explains that basic knowledge of God – which any child can attain – is insufficient; rather, the mitzva requires cultivating awareness and understanding of who God is. (This is, in fact, the agenda of Rambam’s Thirteen Principles of Faith: explaining who God is and how He runs the world.) We start with a certain level of *emuna*, but we must develop it toward *emuna sheleima*,complete steadfastness, until it becomes part and parcel of every aspect of our personality and behavior.

***Emuna* and Business**

A person with ingrained *emuna* senses God at all times, but is particularly aware of His presence when doing business. The impulses that come into play when money is at stake are often blinding, and lead many who would otherwise be upstanding individuals to petty white collar crimes or worse. The lesson of *Parashat Kedoshim*, as well as the Gemara’s description of the first question the recently deceased is asked, shows clearly that anyone involved in fraud or other disingenuous business practices completely lacks *emuna*. Faithful business conduct is so important that it tops the list of questions, and one who is a *ma’amin* – who has *emuna* – constantly works to raise his awareness of God and does business with utmost integrity.A person who is not upstanding in his business practices, however, is known as *mechussar amana* – lacking *emuna* (*Bava Metzi’a* 48a). Study of the Torah’s monetary laws is thus of utmost importance.

A story is told of a ritual slaughterer who came to the Chafetz Chaim and said that he was unable to sleep at night because he constantly second-guessed himself as to whether he had slaughtered properly. Therefore, the slaughterer noted, he was going to switch professions. Asked by the Chafetz Chaim what he intended to do instead, he replied that he had decided to go into business.

The Chafetz Chaim, taken aback, said that he must not have understood the slaughterer properly.

“How many chapters of the *Shulchan Arukh*,” he proceeded to ask the retiring slaughterer, “deal with the laws of ritual slaughter?”

The slaughterer, who knew his trade well, responded without delay, “Twenty-eight.”

“Correct,” replied the Chafetz Chaim, “but now let me ask you, how many chapters of the *Shulchan Arukh* deal with monetary law necessary for running a business in line with Torah values and laws?”

To this question the slaughterer did not have such a quick answer. All he could say was, “A lot, I guess a lot more.”

Continued the Chafetz Chaim, “If you have trouble sleeping at night because you wonder whether you may have erred in of the five matters that can invalidate ritual slaughter, with which you are familiar, why do you imagine that you will be able to sleep peacefully in the world of business and not violate any of the laws with which you are completely unfamiliar?”

This exchange is illustrative of a prevailing understanding that to be a Jewish businessman involves little more than using one’s God-given mind. However, the Torah issues a series of demanding *mitzvot* for the businessman with which he must maintain and build his ethics and integrity, working through *emuna* toward a life of interpersonal holiness.

Rambam (*Hilkhot Dei’ot* 5:13) explains how a Torah scholar’s business dealings truly express honesty and integrity:

The commercial conduct of the *talmid chakham* must be truthful and faithful. His “yes” must be “yes” and his “no,” “no.” He forces himself to be exact in calculations when he is paying, but is willing to be lenient when others are his debtors. One is not to buy on credit when he has the wherewithal to pay cash, nor should one be a guarantor for a loan [thus becoming involved in others’ potential conflicts] or serve as a representative to collect others’. He should fulfill his obligations in commerce, even where the law allows him to withdraw or retract, so that his word is his bond, but if others have obligations to him, he should deal mercifully, forgiving and extending credit. One should be careful not to deprive his neighbor of his livelihood [even where this is legal] or cause hardship and anguish to others. One who does all these things is the one regarding whom Scripture says, “You are My [i.e. God’s] servant, Israel, in whom I glory” (*Yeshayahu* 49:3).

It is with good reason that the Gemara (*Yoma* 86a) says that one who sees the honest business practices and fine dealings of a Torah scholar will praise those who study Torah, come to love God, and want his children to study and live a life of Torah.

***Emuna* and Income Allotment**

Especially with regard to income, there are numerous sources indicating that God is directly involved with everyone’s wealth.

The Gemara (*Ta’anit* 2a–b) states that there are three keys that God never permanently places in the hands of an angel or other agent. One of these keys is the key of livelihood. This was readily apparent to the Jews in the desert, who received manna from Heaven, and though it less evident in our day and age, it is still God who determines an individual’s income and livelihood.

Elsewhere (*Beitza* 16a) the Gemara states that one’s income is fixed by God with the exception of funds used for certain *mitzvot*:

A person’s entire income is determined on Rosh Ha-shana and confirmed on Yom Kippur, with the exception of expenses for Shabbat and holidays, and the expenses for one’s children’s education. With respect to them, if one spends less, he is allowed less, and if he spends more, he is allowed more.

Similarly, the central verse in *Ashrei* (Psalm 145), recited thrice daily, is, “You open up your hand and satiate all alive with favor” (verse 16). Psalm 136 is known as the Great Hallel (*hallel ha-gadol*) because of the verse, “He gives food to all flesh, for his kindness is forever” (*Pesachim* 118).

*Midrash Rabba* and *Midrash Tanchuma* state that “earning a livelihood is greater than redemption.” In explaining this declaration, Rav Shimon Schwab (*The Ethical Imperative*, p. 29) notes that man’s livelihood comes directly from God, rather than through an intermediary, while redemption comes through God’s agent*.* Therefore, when one receives a job or earns money, he experiences a direct encounter with God. Work is a means of forging a deep, long-lasting connection with God, by recognizing His hand in human sustenance and wealth.

Of course, if this recognition is to be real, it must affect how one’s behavior and attitude toward money. One who truly possesses *emuna* will be truthful in all his endeavors, particularly monetary matters. Many honest, hardworking individuals have thus come to view their hard-earned income as sacred shekels – holy money – because they know that it really is their own.

Many individuals who are involved with shady business practices appear to grow wealthy as their bank accounts expand, but they are rarely satisfied with their earnings. They are not truly wealthy. As the Mishna says, “Who is wealthy? He who is happy with his lot” (*Avot* 4:1). This happiness can come only from divinely ordained wealth. “It is the blessing of the Lord that enriches” (*Mishlei* 10:22).

By the same token, in discussing a certain disputed business practice that would facilitate retention of money erroneously left in one’s possession due to a non-Jew’s error, Be’eir Ha-gola (266) writes:

I am writing this down for future generations, for I have seen many who have become wealthy through errors that gentiles have made. But I have also seen how they have lost their money again, and have left nothing for their heirs, as is recorded in *Sefer Chasidim*. Those who sanctified God’s name by returning gains made through the error of others became wealthy and left much of their riches to their children.

Rav Herschel Schachter summarizes succinctly:

Included in *emuna* is belief in *hashgacha peratit* (divine providence). *Chazal* (*Chullin* 7b) tell us that “no one hurts his finger in this world if such was not ordained from above” and “no one can touch anything that was intended for someone else” (*Yoma* 38b.) Records are kept in Heaven on all people, and everyone will get what he deserves. We have *emuna* that whatever will happen to me is the will of Hashem. Whether I survive or not is up to *ha-kadosh barukh hu*, and I cannot possibly suffer if this is not the wish of Hashem.

*Bitachon* requires that we act in accordance with our *emuna*, i.e. in accordance with this principle of faith that there is *hashgacha peratit.* While one must engage in *hishtadlut*, he should not fall to pieces considering the possibility that he may accidentally (i.e. not in accordance with the divine will) die, etc. The outcome of all situations is dictated by the will of Hashem, and everything Hashem does is ultimately *le-tov* (for the good).

**Righteousness and *Emuna***

Our forefather Avraham forged a relationship with God based on his commitment to *tzedek* (generally rendered as “righteousness”) and justice*.* The Chafetz Chaim, in his introduction to *Ahavat Chesed*, observes that at first glance, these two terms appear contradictory. Justice involves doing things correctly, in keeping with the law, while *tzedek* involves yielding to somebody else’s needs beyond the requirements of the law. He explains that Avraham’s legacy was that in obligations to others, one should follow justice and adhere to the letter of the law, ensuring that those others receive their due. However, in addressing others’ obligations, one should implement *tzedaka* by being generous and not insisting on receiving all to which he is entitled.

What is the root of this *tzedaka*? The Gemara (*Makkot* 24a) finds that the most comprehensive overarching expression of the principles of the Torah is found in the words, “a righteous man lives by his *emuna*” (*Chavakkuk* 2:4). If one is truly to follow Avraham’s legacy of kindness and compassion, he must be driven by Avraham’s *emuna*: unwavering, steadfast commitment to a life characterized by an intimate connection with God, expressed in fulfillment of the business practices required by the Torah and a commitment to interpersonal holiness.

1. TorahWeb Foundation 2008 <<http://www.torahweb.org/torah/2008/parsha/rros_lechlecha.html>>. [↑](#footnote-ref-1)
2. See, e.g., Associated Press, “Famous Atheist Now Believes in God” (December 9, 2004) <<http://www.simpletoremember.com/articles/a/atheist-believes-in-god/>>. [↑](#footnote-ref-2)