

|| Introduction

A SAGE WAS ASKED: “WHOM DO YOU BELIEVE ARE GREATER, THE WISE OR THE RICH?”

“THE WISE,” THE SAGE ANSWERED.

“BUT IF THAT IS THE CASE, WHY DO YOU FIND MORE OF THE WISE AT THE DOORS OF THE WEALTHY RATHER THAN THE WEALTHY AT THE DOORS OF THE WISE?”

“BECAUSE THE WISE APPRECIATE THE VALUE OF RICHES, BUT THE RICH DO NOT ALWAYS SIMILARLY APPRECIATE THE VALUE OF WISDOM.”

—SOLOMON’S PEARLS OF WISDOM

|| **W**HEN I FIRST GOT THE IDEA to write a book about money, America was in the midst of the greatest economic boom in recent history. At the time, we had experienced a decade of continuous growth, fueled in part by a soaring stock market. According to New York University economics professor Edward N. Wolff, the number of American households worth ten million dollars or more had quadrupled during this period.

All this produced unimagined wealth for many people, including those who were barely old enough to toast their newfound fortune. It got me thinking: what are the attendant spiritual problems that come with having “more money than God”—that is to say, more money than any person ever could need? And what about those who feel they are smart enough and work hard enough to be rich, but somehow have missed the party? How much is too much? How much is enough?

Even though America’s fortunes are not what they used to be, the economy is sure to crest and dip like the waves of the ocean. Whatever our economic status may be at the moment, money issues always will permeate our lives, and souls, if we let them. Ironically, the problem, as the philosopher Jacob Needleman recognized, is not that we take money too seriously, but that we do not take it seriously enough. Economist John Maynard Keynes observed, “To me it seems clearer every day that the moral problem of our age is concerned with the love of money, with the habitual appeal to the money motive in nine-tenths of the activities in life.”

Money itself is not evil. As one of the Bible’s most misquoted passages says, it is the *love* of money that is the cause of wickedness. Money can be the source of good through charitable giving and as funding for community programs, or it can encourage selfish and evil acts. For many of us, the most noble and the most immoral things we will ever do in our lives will involve the use or misuse of money.

More Money Than God will examine how money impacts our families, friends, work, loves, ethics,

compulsions, and feelings of self-worth. There's an old Yiddish curse that says, "May you be very wealthy and the only one in your family that is." I have seen money tear families apart or bring two people together who don't belong as a couple. Just tune into any courtroom TV show and you will see husbands and wives, sisters and brothers, mothers and daughters battling over a few measly bucks. Was Shakespeare's Polonius right when he advised his son, "Neither a borrower nor a lender be"?

Money can be either a tool for teaching our children important moral principles or the instrument for producing spoiled, slothful adults. My family and I live on a rabbi's salary in Los Angeles, California, surrounded by people who are extremely wealthy. Some of my congregants own private jets. While my children understand that wealth is a wonderful thing, I have taught them that it is not what we are put on Earth to seek. They realize that meaningful work is more important than lucrative work. They know this because I tell them over and over again and because I live the example every day of my life.

This book is not about how to get rich. I'm a spiritual adviser, not a financial one. But it will tell you how to balance your life as carefully as your bank account. I will show you why money and spirituality are not mutually exclusive and, as many unscrupulous business leaders have discovered, why you must conduct your business affairs as if God is the ultimate CEO.

Money, I believe, is neither good nor bad. It's how you earn it, what you *do* with it, and how you treat others who are less fortunate, that's important. Once we start to believe that we are better than others are simply because

we are wealthier, our souls are on their way to becoming coarse and shallow. There is a kind of nobility in knowing how to use money wisely and for the greater good. As the nineteenth-century preacher Henry Ward Beecher once said, “Some of God’s noblest sons will be selected from those who know how to take wealth, with all its temptations, and maintain godliness therewith. It is hard to be a saint standing in a golden niche.”

Even the word *fortune* indicates that there is an element of luck in being rich. Some are born into money, some marry into it, and some have money dropped into their laps through nepotism, inheritance, or savvy investments. Does this make them better or just luckier? Whether you worked hard for your money or got it through a trust fund, I will explain why all of us must devote at least a portion of our time and resources to helping others.

This book will also help you to understand the difference between your wants and your needs. In my experience as a clergyman, most people whose lives are out of balance got that way because they started to believe they needed what they wanted. My wife and I learned this when the closing for the home we wanted fell through. Because we already had sold the house in which we were living, we had to rent a very small, two-bedroom apartment to share with two kids and a dog. Given the real estate situation in Los Angeles, we might have had to wait anywhere from two months to two years before finding a home that we could afford.

During our move into smaller quarters, we were forced to take inventory of all the things we owned and

evaluate their value and importance to us. To our surprise, we found that we needed only about 10 percent of what we had. We ended up taking our clothing, a sofa, a table, two chairs, a television, dishes, a couple of beds, and a computer—that's about it. Could it be that 90 percent of what we spend our time and energy amassing is unnecessary? Do we really need what we want?

And finally, what kind of moral code do we need to live by while seeking the comfort that money brings? Ironically, putting money into perspective allows us to fully appreciate its worth and to create a spiritual paradigm for becoming a successful person with a full, rich life. God has created a universe filled with a bounty of nature and companionship. It is a bounty that we all share, whether we are a “have” or a “have not.”

So live well and prosper. And, with the help of this book, take inventory of what you have achieved up to now. You probably have more than you realize. Keep in mind what a wise rabbi once said as he saw a man hurrying along the street:

“Why are you rushing so much?” he asked the harried man.

“I'm rushing after my livelihood,” the man answered.

“How do you know,” asked the rabbi, “that your livelihood is running on before you so that you have to rush after it? Perhaps it is behind you, and all you need to do is stand still.”