Rabbi Dr. Ari Berman
President and Rosh Yeshiva, Yeshiva University and RIETS

The Value of MONEY and the Cost of SUCCESS

In recent years, surveys have revealed a striking shift in the values of American society. Values that used to be core to America like patriotism, religious commitment, community involvement, and the desire to raise children have all declined in importance, while the pursuit of wealth has gained in strength. A generation ago, fewer than one third of Americans said that money was "very important" in their lives. Today, nearly half do. This is not merely a change in preference. It is a window into the soul of a nation.

As contemporary thinker Michael Sandel has put it, America has shifted from a market economy to a market society. When the pursuit of wealth becomes the central aspiration, it does not simply change how people spend their days. It changes the way they measure

their lives. The marketplace begins to shape the language of meaning. What has a price is seen as having value. What does not have a price is often overlooked. While being a consumer is a natural part of life, when it becomes paramount it's disorienting.

From a Torah perspective, the question is not whether material success is inherently good or bad. The Torah is not opposed to prosperity. In the Shema itself, Hashem promises that if we walk in His ways, He will give rain in its season, fields rich with produce, and herds that multiply. Material blessing is part of the covenant between Hashem and His people. It is a gift to be cherished. Yet it is always given within the framework of that covenant. When the blessing is divorced from the covenant, it loses its true meaning.

Two Models of Life

The consumer and the covenant represent different kinds of society with three fundamental differences.

First, the consumer society is transactional while the covenantal is transformational. In the consumer mindset, everything can be bought and sold. The logic of the marketplace does not ask whether something should be bought, only whether it can be. In such a world, even the most sacred things can be treated as commodities. Identity becomes tied to brands. Relationships are measured by what they give in return. Honor is replaced by recognition, and recognition is often for sale.

The covenant insists that there are things whose value is beyond price. Trust cannot be bought. Love cannot be bought. The dignity of a human being cannot be bought. In the covenant, the material serves the spiritual. A home is more than property; it is a place of Shabbat peace and family memory. A meal is more than nutrition; it is the table where blessings are made and gratitude is expressed. In covenant, wealth is measured not only by what fills the storehouse but by what fills the heart.

Second, the consumer focuses on material success alone as the goal. Inheriting wealth or working for it is equally valued as long as the monetary result is the same. In the covenant, however, work itself is viewed as positive. On

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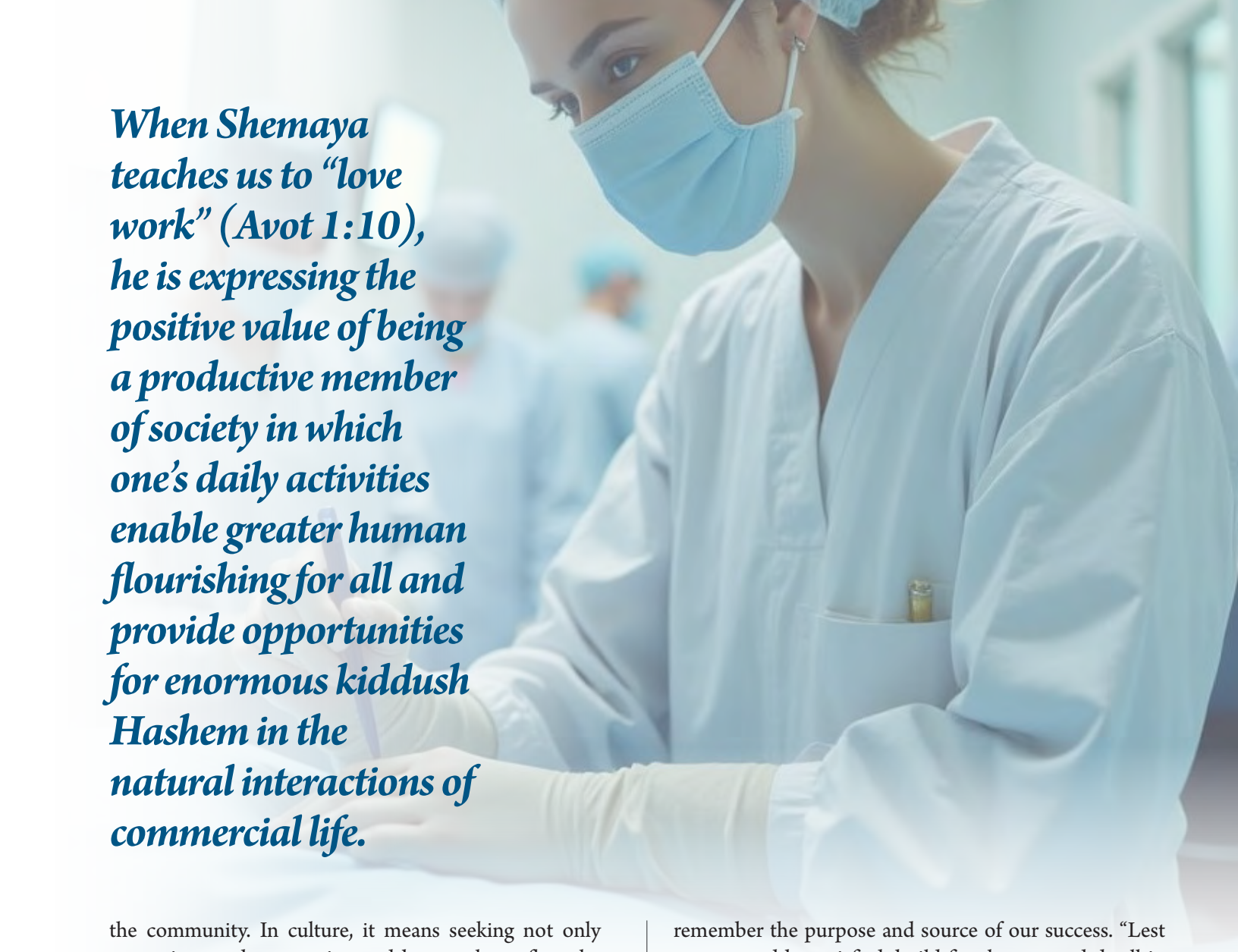
one level, an active work life diminishes the profound challenges of idleness and boredom which has perennially been a fundamental religious problem but has risen to new levels of concern at a time that algorithms give us ready access to the greatest of distractions and feed the worst of impulses. But when Shemaya teaches us to "love work" (*Avot* 1:10), he is expressing the positive value of being a productive member of society in which one's daily activities enable greater human flourishing for all and provide opportunities for enormous kiddush Hashem in the natural interactions of commercial life.

Third, the consumer model focuses on the individual in the present, while the covenantal model embraces the collective across time. The consumer measures success by personal gain in the here and now. The covenant asks us to think about what we have inherited from the past and what we are building for the future.

The consumer model rarely looks beyond the next purchase or the next achievement. The covenantal model is willing to invest in a project that will not be complete for generations. It asks us to plant trees whose fruit will be eaten by our grandchildren and to lay foundations for buildings we may never enter. It is prepared to live not only for today's return but for the three-thousand-year vision of our people's destiny.

This covenantal perspective shapes every aspect of life. In education, it means seeing learning not merely as a path to a job but as a sacred trust. In politics, it means seeing citizenship not only as a right but as a responsibility to



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the community. In culture, it means seeking not only entertainment but meaning and beauty that reflect the values of Torah.

When it comes to material success, the challenge for our community is raising our next generation on the values of the covenant while living in a consumer society.

In a world that celebrates the acquisition of goods and the display of status, the question that shapes identity becomes, "What do I have?" rather than "Who am I?" or "To what am I committed?"

The covenantal model, however, insists that the material must be part of a larger vision. It validates ambition but demands that success be measured not by accumulation but by transformation — the change we bring to ourselves and to the world when we live faithfully within our covenant with Hashem.

One key to maintaining a healthy perspective is to remember the purpose and source of our success. "Lest you eat and be satisfied, build fine houses and dwell in them… and your heart will grow haughty and you will forget Hashem your God" (Devarim 8). The danger is not in having abundance. The danger is in mistaking the abundance for the purpose. The moment we forget the Source and see wealth as the end rather than the means that was given to us for a reason, we begin to drift from our mission.

Perhaps this is the reason that for our prayers on the holiest of days, we ask God to inscribe us into the book of life, blessing, peace and a "good living."

בספר חיים ברכה ושלום ופרנסה טובה.

"*Parnassah tovah*" carries the possibility of a dual connotation signifying both plentiful and productive. On these days we ask of God to bless us, our children and entire community with not only the means to live, but also the inspiration to live with greater meaning.