
THE JEWS, GOD AND ECONOMICS

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Abstract

This article is a brief and tentative overview of the economic history of the Jewish people. The story starts with Cain and continues with Abraham, Melchizedek, David, and Solomon, the prophets, Talmud and cabalist rabbis, up to our times. We attempt to capture the main economic tenets of the Jewish people, the provenience, explanations and their effects, in particular their special relationship with money, land, work, richness, property and life in their own state, in exile, and later in diaspora. We present the principles that have helped the Jews maintain their identity despite the vicissitudes of history, their wonderful system of solidarity, demographic data over the past three decades, their innovations in terms of currency, economy and society, as well as their role in contemporary society.

Throughout centuries, the focus on material issues has become stronger while spiritual requirements have weakened, and the Jews have been fully contributing to a new world order, in a globalised and mercantile context. Yet their entire history makes us believe that they could also act as the vectors of a necessary renewal, focused on essentially human values.

Keywords: Jews, religion, money, wealth, economy

1. The Old Testament age

The word 'Jew' comes from 'Eber', Noah's great grand child, and it can be translated as 'nomad' or 'trader'. As Jacques Attali stated, the Jews are "a people of guides, imposing the order of money" [1]. Money are considered a mechanism through which the sacred is converted into profane, a means to solve conflicts, to organise solidarities, to free from constraints and serve God. It is a fluid necessary for networks to function. Currency is a higher form of organising human relations. Wealth is welcomed, yet it is not a reward, but a task because the rich must undertake responsibilities in governing the world. However, they must not be selfish, ostentatious, vicious, falsely humble, vain, etc. The best form of wealth is gold, whereas the worst is the land. Yet the only true wealth, according to Judaic scriptures, is life. Price is similar to a word: it must be

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correct, while property over things is never absolute, and private property is not sacred.

The fact that desire breeds pain, including poverty, is a belief shared by Buddhism and Judaism alike, and one can find this idea in the Old Testament as well. Time is a means that has been given to us so as to live a life (or several) in which we could try to recover the spiritual height that we had when we were created; it was not given to us so that we could waste it.

Spiritual concerns and moral demands must prevail over material ones. Cain in Hebrew means 'to acquire' (material things) or 'to envy'; the schism that occurred when Abel was killed and the road to perdition that humanity was then forced to follow are both well known. Maybe this is why a purifying and re-founding 'flood' is necessary once in a while. Nowadays, it seems that such a flood is necessarily approaching...

In Hebrew there is no correspondent word for the verb 'to have'. Yet, in *Genesis* (13.2), God orders Abraham to be rich in order to serve Him. On the other hand, there is the verb 'to be' (*yech*), which also designates the relationship of 'that I am with objects', the latter being somehow part of Him. In other words, the owner and the things owned become one, so that objects live the life of their owner, and their loss can become dramatic.

According to the Bible, any property can only be a tribute given to God. It is clearly stated that: "the land is mine; for ye *are* strangers and sojourners with me" (*Leviticus* 25.23). In Hebrew, numbers are noted through letters. The last letter of the alphabet designates the figure 400, a sort of higher limit. In order to overcome it one needs two letters. Or, 400 means 8 times 50, 8 being "the eternal day" [2] after the seven Creation days, and 50 is the next after 49 (7 times 7), a Sabbatical year in which the land had to be returned to the original owner and had to remain untilled, in a cycle that had to ensure that, the construction of large properties, speculations, feeling tied to the land and undeserved inheritances do not occur, and this had to ensure the re-launch of the economy. 400 would be, therefore, the limit figure of human time (it is not surprising that by mistake, Abraham paid 400 shekels for the cave that was meant to become his wife's tomb), beyond which eternity starts. Up to our times, these numbers have economic and geopolitical overtones.

Another lesson of economics taught in *The Old Testament* is that money, be it gold or silver must not become an object of idolatry, but only a tool in God's service. If it becomes a purpose in itself it is dangerous because it is as if it were competing God. Richness is not condemned if it is morally regulated, and if it does not become a form of idolatry. In the desert, manna used to fall only in the quantity necessary for survival, it was poor but now it is even better – and everything that was extra would rot; "for as he thinketh in his heart, so *is* he" (*Proverbs* 23.7).

Currency is firstly mentioned in a verse from *Judges* (16.5), when Delilah asks a price for drawing Samson into her trap... In the same book it is recommended to make a fortune because a rich man will not steal and, what is more important, he will be able to dedicate more time to studying and he will be

able to offer to others and do good deeds. An old Judaic proverb goes like this: 'When there is no flour, there is no Torah and the other way round'. Yet wealth must remain discrete; it should not lead to vain behaviours or haughtiness. "Give me neither poverty nor riches", is written in the *Proverbs* (30.8), as both extremes can lead the believer astray, and the best way is the middle way.

In order to understand Hebrew thinking, including Hebrew economic thinking, we have to consider etymology carefully, since it can explain a lot. We found very interesting that in the book of *Genesis* is said that words were given to humans before the things that they designate and they live independently of the latter. We find this thesis fabulous and it reminds us of the purity of childhood when we could not understand why a certain object must be called a certain way and not differently, or why a certain name and not another was given to that particular object. "At the beginning was the Word", wasn't it?

Jerusalem was built as the capital of the Jebusites of Canaan by Melchizedek [3], priest of the Universe. The name translates as 'city of peace', and from the time of the Crusades, it became the centre of world geopolitical conflicts. It is a magic city, the centre of Abrahamic religions, and it should be respected as such. Its biggest duty is to straighten out the world, although for this purpose, it had to prove itself as the most moral among cities. Or, this was not the case, even from its early days. Ruth, for instance, the great grandmother of David, from whom, according to the Talmud, Messiah will be born – was not Jewish but Moabite. Hence the Lord's threat: "Woe unto them that join house to house, *that* lay field to field, till *there be* no place, that they might be placed alone in the midst of the Earth! In my ears *said* the Lord of hosts, of a truth, many houses shall be desolate, *even* great and fair, without inhabitant" (*Isaiah* 5.8-9).

As Tomas Sedlacek points out, "aside from the undeification of heroes, the Old Testament strongly emphasizes the undeification of nature" [4]. It means that the idea of progress is strongly linked with the protection and care of nature, God's creation. The Jews were taught early in their life to look after nature; they were forbidden both to cut trees, even in the cities that they had conquered, and to work the land in the seventh year, the Sabbatical year in which they had to rest. "...for the tree of the field is man's life" (*Deuteronomy* 20.19).

Private property is defended, but without being sacralised. Work is praised and it serves ethical values. It is considered more important even than studying. If someone cannot work, he or she must be helped by the community, *ṭedaka* being the name of a genuine ancient system of social protection. Hence the donation of one tenth of what one earned to the Temple, which would then offer gifts to the poor whose anonymity was carefully guarded. On the contrary, cheating was considered a 'mental theft' and it had to be sanctioned more severely than material theft.

2. The Exodus

Following Solomon's death, after they were separated into two kingdoms (Israel and Judea), the Jews became less rigorous in matters of religion and they became more preoccupied with money and trade. The latter was given more importance than the Torah, the Sabbath was no longer strictly observed, and the Temple became an important commercial centre.... It was only natural, somehow, from a religious and moral perspective that the exile to Babylon should have followed. This is where they discovered – to their own surprise – that they were more capable of organising the exile rather than the kingdom. Since they were deprived of territorial responsibilities and they were mixed with other people, they felt freer. They traded what they were not allowed to eat, gave credits with an interest to the non-Jews and they took over the Talion law from Hammurabi's Code.

They also drew a set of essential precepts that would ensure their survival in a foreign world: observance of local laws, ethnic unity, trust in one's fellow countrymen and solidarity, mutual help, lack of interest in fixed assets and especially in land, the propagation of their own culture, proselytism [5], the increased importance of the family, a rigorous control of sexual morality, and so on. Independent work was emphasised more than piety. Irrespective of how hard and even humiliating work might be, it must not lead to the loss of one's freedom; to be an employee is not a desirable status, because to work for another can be alienating. It is considered, according to Mishna, that it is better to work on a Sabbath day than to depend on someone else or to be a debtor, and wise men say that "the Universe is unfathomable for he who is expecting his food to come from someone else" (Mishna 14.1).

Delayed salary payment is considered as serious as a crime. Also, profit on basic products is limited to a sixth of one's revenue, which many times gives an advantage to Jewish traders over their competitors. If certain basic goods become rare, their circulation can even be limited to the community. As it is well known, everybody owes 10% of his or her revenue to the solidarity fund. Money becomes a sort of *factotum*, since it has been noted that it means not only wealth but also power. Money can buy land, armies and temples. By developing not only money-making skills but also an entire cult of money, the Jews were quick to stir envy and violence.

Under Greek rule, there were different ways of selling before a certain date, high risk loans, mortgages, guarantees, the cession, the exchange contract and even the insurance policy. The Jews gained their fame as money-lenders and bankers especially in Alexandria (founded by Alexander the Great – the first man whose face is impressed on coins [6]) where half of the three thousand inhabitants were Jewish. During the last centuries before Christ, the Jews had completely forgotten that poverty is a supreme value that God has given to His people when it is accompanied by faith and love.

From the times of the Old Testament, since they considered themselves the people chosen to act as an intermediary between God and humans, the Jews ‘bore the burden of carrying’ for the entire world; they tried to take upon themselves other people’s unhappiness and joy, by creating a very spiritualised culture and a monotheist religion, based on the ethics conveyed by Moses. Their letters – consonants only – clearly originate [7] in the letters of the Egyptian alphabet. It is also likely that they had the intuition of a single God from the Egyptians as well, maybe from Akhenaton and his followers, with whom Moses – as a great Egyptian priest, may have been in contact [8]. For a Jewish person, as Simon the Right argued, the world has been always leaning on three pillars: the Law, the service of God, and deeds that show one’s love.

The Jews appreciated manual work – unlike the Greeks who considered it degrading and who, to a certain extent, consider it so even today. Interest was associated with lies and with embezzlement, but interdictions were increasingly flaunted, through various subterfuges and banking techniques that would stir the envy of present-day specialists. Under Roman rule, the situation became even worse. The rich were no longer interested in religion; they no longer financed synagogues; agitation against the priests, against courts, against the Romans and against tax collectors was on the increase, and so on [1, p. 82]. Caiaphas, the high priest, undertook the supreme humility of going to ask for sacerdotal vestments from the Roman procurator before each ceremony [9]. In the year 21 A.D., Herod Antipas built a new capital, Tiberias, which was much more luxurious than Jerusalem, but where the Jews refused to go because it was built on top of a cemetery.

3. The Talmud

On Mount Sinai, apart from the written Torah, Moses received the oral law as well, which was later handed on from generation to generation. The dispersion of the Jews and the persecutions during Roman rule endangered this tradition and, at a given moment, the rabbis who then had religious authority were motivated to draw the law. Mishna (from the second century A.D.) and Ghemara (compiled in the third, fourth and fifth centuries) make up the famous Talmud. The latter comprises interpretations, comments, and discussions on how to apply divine law, and it treats – from a normative perspective – the most important aspects of human life: family, education, food, holidays, social relations, etc. The Talmud became the behavioural code of Jews all over the world, one of the few things that they had in common in the diaspora, because with the exile, the Jews no longer had their own country, a shared language or a shared history [10].

This second holy book of Judaism imposes, in fact, a *modus vivendi* based on ethics and rigour. The meaning of human life, according to the Talmud, is *to serve God* [11], not to rise, individually, or to satisfy personal needs. As in all religions based on the Bible, human action is perceived as *Imitatio Dei*: man, created in the image and likeness of God, is himself a creator; everything that

God created in six days requires permanent work, consolidation, protection, innovation [12]. So, through the management of material resources, through work and innovation, man has the mission to perfect the world.

The Talmud gives priority to human deeds, which are governed by two types of duties: duties towards God and duties towards the society [11, p. 62]. One's most significant duty towards one's fellows is to do good. The Rabbi Israel Salanter (nineteenth century) taught that: "*Somebody else's material needs are my own spiritual needs!*" [11, p. 130]. There was an imperative duty to share with the poor but not in a random way. Rather, it had to occur in such a way as to restore their dignity, by bringing them to the same standard of living that they had before being poor. As mentioned earlier, every person had to dedicate a tenth of his benefits (the percentage could expand to a maximum of 20 %) to the poor. This aspect must not be mistaken for what we now call redistribution of revenues, because the reduction of revenue inequality is not the Talmud rabbis' point of view [12].

The Talmud offers much practical advice to ensure financial success. Wealth is recommended; it is even a task to be fulfilled, while poverty is not a virtue, as it is for Christians. For the wise men of Talmud, to say 'no' to wealth shows a dangerous behaviour, which can lead to madness [13]; quite paradoxically, a well-off individual is less caught up in the material world, and in him the divine image is easier to reflect. At the same time, private property was not absolute; it was regulated by taking into account social factors. It is justified only if it serves public interest, i.e. if it contributes to peace and social welfare [14].

Work is given a privileged position in the Talmud. Irrespective of one's status, it is imperatively necessary, since it supports life and contributes to social order [15]; each father had the duty to teach his son a trade, and even the wise men of the Talmud would practice various trades. They were businessmen, teachers, vine growers, builders, shoemakers, and there was even a brewer and a grave-digger among them [14, p. 106]. In general, the recommended trades were the ones that could allow one to engage in spiritual preoccupations or that would have a spiritual component. This is why the Talmud forbids money speculations or usury [15, p. 279], fields in which the Jews, forced by circumstances, have made a career.

It is quite impressive that by formulating all sorts of rigorous norms by which the Jews should guide their actions, the Talmud rabbis accepted and admitted the sovereignty of the heart. The heart governs human actions. This is why the capacity of certain persons to control their impulses is appreciated. The rabbis say that hero is he who controls his passion [14, p. 152]. Passion breeds crises – even economic ones – a naive exuberance that urges individuals to consume and producers to invest recklessly, by following what Keynes called "animal spirits" [16].

It is worth mentioning that the teachings of the Judaic religion were not monopolised by the Jewish ethnic group. With their penetration in the Arabic Peninsula, Judaism had many proselytes and admirers, among whom Mahomet,

the founder of Islam (of the 25 prophets mentioned in the Koran, 19 have their roots in the Hebrew Bible) [17]. Yet the Jews have never accepted the Arabian version of Judaism [17, p. 142], and they refused to acknowledge Mohamed as the last prophet; this is why they have been violently punished and the conflict with Islam has been ongoing, up to today.

While they were in exile, they attempted to preserve the system of community organisation around the synagogues with rabbis as spiritual leaders. In the tenth century already, countless Jews lived in Spain, Germany and France. They were city-dwellers, practising urban trades and they were not allowed to own land. If, in the beginning, they worked as craftsmen or as traders, merchants, usurers, or jewellers, in time, they developed a special relation with liquid assets and money, and they ended up by controlling Western European trade and by hold significant positions in the social hierarchy. Unavoidably, they caused discontent among local inhabitants (many of whom were insolvable debtors of Jewish creditors); in addition, differences of doctrine and religion and economic rivalries fed national vanities, and the Jews were the target of persecution and expulsions. In the Near East, crusades killed tens of thousands of Jews.

At the same time, religious thinking tried to adjust the biblical and Talmudic doctrine to the imperative requirements of a complex socio-economic life. The tenets of Judaism, which were considered old, suffered mutations under the auspices of rationalism and mysticism. There has never been a way to reconcile faith and knowledge; consequently, the Jewish tradition and the authority of religion begin to shatter.

In the mystical register *Cabala* was created. This is a key-interpretation of the Torah, which aims to introspect the divine nature; more precisely, a tradition through which the initiated persons are handed down the secrets of the knowledge of the Universe. Metempsychosis, magic formulas or numerology are brought to the fore. In Cabala, evil is envisaged as the external wrapping of the Good, which is an original way to justify social injustice [18]. Men's words and deeds create chain reactions in infinite worlds; everything that happens in our world is a cause of manifestations in higher worlds and viceversa. In a cabalist vision, the idea of equilibrium results from the joint operation of three major forces of the ten *sefirot*: love, rigour and the middle way (which exists everywhere, in the Buddhist or Latin thought - *aurea mediocritas*) [11, p. 103]. Therefore, any report (between God and man, between one man and another, and between one man and his self) is established in the terms of harmonising love and rigour.

Later, Renaissance 'immortalised' the Jews in works of art: Michelangelo painted the Biblical scenes from the Sistine Chapel, Rembrandt painted portraits of Jews, Shakespeare skilfully captured the type of the Jewish usurer Shylock, in *The Merchant of Venice*. Of course, the Inquisition did not bypass them and in 1492, they were driven away for good from Spain. It is not by chance that the land discovered by Columbus, in the same year, will subsequently become the homeland of many Jews.

According to Spiro, once they reached Turkey, the Jews were well welcomed. Bayezid II, the ottoman sultan, was determined to take advantage of the error made by Ferdinand of Spain, by saying quizzically that "he has sent all his treasure to me" [17, p. 171]. Why were the Jews considered a treasure? Because the Jews were literate; they could speak foreign languages, and they were good at trade and finance. In other words, they represented a valuable human capital for any society and for any economy.

This is precisely why we can consider the following period (1550-1750) a particularly mercantile one, in which the state's policy towards the Jews was dictated by the criterion of utility and the country's economic interest [19]. Although the host-societies abounded in religious resentment and in prejudice, monarchs opened doors for the Jews because they wanted to benefit from their commercial and administrative competences. Undoubtedly, Jewish bankers, traders and entrepreneurs significantly contributed to the development of European finance and trade in the seventeenth century.

There followed a period of pogroms and poverty among Jews in Eastern Europe, which coincided with the emergence of Hasidism. In Western Europe, with Enlightenment, through individualism and secularism, the Judaic ritualism seemed outdated. During modernity, national values overlap the religious values: the universal declaration of human rights – written on two tables – seems to be similar to a modern expression of Moses' Tables [11, p. 135]. The hard core of Judaic faith underwent irrevocable fissures after it has become integrated in society. Yet business continued to be prosperous. The Rothschild family - more precisely Mayer Amschel Rothschild and his five sons became the greatest bankers of the nineteenth century, Forbes magazine [http://www.forbes.com/2005/07/21/rothschild-banking-international-cx_0721bizmanrothschild.html] ranking Meyer Rothschild the seventh personality in the top of the most influential business persons of all times.

The integration of Jews in foreign societies and their conquest of the most important fields of human activity have led to the exacerbation of nationalisms. During the first half of the twentieth century, Jewish identity underwent a stage of decline due to unprecedented political and intellectual defiance that culminated with the *Holocaust*. However, they have survived and they have managed – through strategic alliances with the British and friendships with the Americans – to found the state of Israel, in 1948, on the legitimate land entrusted by God to Abraham. Israel boasts a prosperous economy although it has been in a permanent state of war from its inception. This highlights even more the extraordinary economic competences of the Jewish people.

Mark Twain said that "All things are mortal but the Jew" [19]. The Jews are the minority that has fabricated history, and the remarkable influence that they have had on the societies in which they have lived is due to a few particular qualities, identified by Kevin McDonald [20]: ethnocentrism, superior intelligence, psychological strength and aggressiveness. According to Eisenberg, the fact that they have cultivated an ideology of hope has helped them quite a lot. Apart from the fact that they have preserved their faith, another factor that

has ensured their cultural resilience and influence is the fact that they have encouraged child-birth and have had special skills in economics.

Apart from the tumultuous negative events that have tried the strength of Jewish faith, it should be noted that from the time of the Talmud and up to today, Jewish thinking has been extremely prolific, with countless representatives who have been inclined to regulate and explain economic issues. Adam Smith argued that economics teaches how to reach wealth as fast and as efficient as possible [16, p.10]. It seems that the Jews are very good at this, both in theory and in practice. Beginning with the classical period, the contribution of personalities such as: David Ricardo, Karl Marx, Ludwig von Mises, Franco Modigliani, Gary Becker, Milton Friedman, John von Neumann, Paul Samuelson, Paul Krugman, Simon Kuznets, Joseph Stiglitz (most of them Nobel prize laureates), has consolidated and revolutionised economics. It is not by chance that currently, more than 40% of the members of the Department of Economics from the National Science Academy in the United States are Jews [<http://www.jinfo.org/Economics.html>].

4. The contemporary picture

Over the past 2000 years, the Jews have undergone many experiences as a people – genocide included – but they have preserved their identity and solidarity, both at home and in the diaspora. Their culture has remained essentially religious, their religious marketing is the same, and so are their interest in money and power. They will not close down in an intolerant orthodoxy or an envious communitarianism, because they have already learnt that it is only an open community that can survive and that, in general, successful communities are the ones that give more attention to education, memory, excellence, durability and innovation, that have a cultural identity and a language, and not just a common territory.

Their God has become almost everybody's God, and in the new dialogue of civilisations, marked by an increasingly intense process of orientalisation, the Jews can play a key role again in setting, or off-setting a major conflict. One of their specific characteristics is that they ultimately transform all things and social relations into money. Thus, they have contributed massively to the transformation of the contemporary society into one that is mercantile and dominated by money, as well as to the support of the process of globalisation and virtualisation of economies and not only. All these form the melting pot of a global and unavoidable cross-breeding, in which the Jews have demonstrated that they can swim very well. It is just that this new syncretism needs certain ethical and moral values, so as not to drown in the irrational. As Jesus said, "Heaven and Earth shall pass away, but my words shall not pass away" (*Mathew* 24.35). The Jews know this very well. Their history is not an avant-garde from which we can all learn how to learn from others by protecting our identity. After all, the Chinese diaspora is much more numerous and much richer.

The world will continue to be a mosaic in movement and it will only survive by accepting itself as it is, by optimising dialectical reports between identity and alterity, and by ensuring that everybody learns what to receive and how to offer. The Jews will have to give up grounding their specificity only on ownership over the soil, and they will continue to shine in a plethora of values, in an exceptional language, history and culture. Everything will be played in the Occident – Islam – Orient triangle, where Israel has the most western-oriented power, which may confer it a new and important role as an intermediary.

From a demographic perspective, we must stress that if in 1945 there were 4.5 Jews per 1000 people in the world, today it is recorded a number of less than 1.95 persons per 1000. [21] At world level, the Jewish population has been decreasing since the 1970s, i.e. from 13.7 million to 12.5 million. Also, the diaspora population has decreased more during the same period, from 9 to 7.5 million, mainly due to a poor fertility rate of just 1.6 children per mother, which has led to a marked aging process. Also, if current tendencies remain so in the future, an inexorably decline for every year due to low fertility and high levels of assimilation, by 2020, the diaspora will lose nearly 1 more million inhabitants and by 2050 an estimate number of another 2.5 million Jews [22]. Yet an analysis focused on this topic by the American Jewish Committee argues that in 2080 there will be 3.8 million American Jews, 40% of whom will be over 65. However, the Jewish diaspora will not survive unless the ‘barbarity’ of the world recedes, which is hard or impossible to control. Unless a possible war deprives it of its population, in 2020 Israel will become the first Jewish community in the world, and the majority of the Jewish people will live here in 2050, more than in the diaspora.

In addition, let us not forget that a massive war with Islam or even an alliance of Islam followers and lay individuals are likely to occur at any time. Globalisation exacerbates rivalry among cousins, and if the other daughter-religion, i.e. Christianity, forsakes the Jews, then they can become the ‘suffering third party’, the escape goats of uniform rivals. Of course, nothing foretells such scenarios yet, but nor did the atmosphere of the year 1900 foretell anything of what occurred a few decades later. In our opinion, peace and a normal evolution are possible only if the great religions give up century-old fundamentalism and frustrations, as well as supremacy claims, if they renew themselves through a tremendous cultural effort, if they can show mutual respect. And this requires new avatars and new leaders that would elevate us... Otherwise, the entire world will have something to lose.

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