

PREPARED FOR LANDER/TOURO COLLEGE

פרשת שקלים תשס"ח

INVESTING IN THE TORAH STOCK MARKET

SHEKEL VS DOLLAR

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There are two main currencies in today's world market that are influential in moving the currency market; the dollar and the yen. Yet, a seemingly inconsequential coin, the Shekel, Israel's legal tender, has become a rising force on the international market and can now be traded by everyone. To us the shekel has a very special place in our hearts and minds. Last month we ushered in the month of ADAR, and our Chazal taught us;

" באחד באדר משמיעין על השקלים "

On the first of ADAR, the courts called for the people to be counted by each giving a half of a SHEKEL. The monies collected were to be used exclusively for " בדק הבית וקרבתה " BEDEK HABAYIT VKARBANOT"; the necessary maintenance and repairs to the Temple and the public offerings.

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<sup>1</sup> TALMUD BAVLI:MEGILLA 29 TALMUD YERUSHALMI SHKALIM 1:1

What is most astounding about this call for TZEDAKA (a gift offering), was that it followed immediately on the same day the completion of the construction of the Mishkan, the Tabernacle.

ביום שהוקם המשכן בו ביום נתרמה התרומה... כשענו בני ישראל נעשה ונשמע<sup>2</sup>  
מיד אמר הקב"ה " ויקחו לי תרומה "

On the day that the Mishkan was setup, on that very day the TERUMAH, the "uplifted donation", was collected. When the children of Israel responded, "We will obey and we will hear", immediately God said, "And let them take for me an "UPLIFTED DONATION".

It seems crystal clear that the Torah wanted at the very beginning of the Jewish Nation, to teach the people and the world that our currency, the SHEKEL, is more than a convenient way of purchasing and selling items of value. The very name SHEKEL, means weighing and evaluating. Likewise, words alone and good intentions are insufficient. When Israel, accepted the word of God as binding and a lifelong testament to their fealty, God said, prove it. Let them now, today take a TERUMAH, a donation that will lift up them and the coin they use to a much higher level. Thus was established for all time the inextricable bond between "good intentions and good deeds". The establishment of a house of God and the pronounced obedience to his word, had to be followed immediately by a tangible sign of their commitments to its contents. Not a major donation, but a small half-shekel signifying each member of the community of Israel's willingness to be counted by action and not just by a

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<sup>2</sup> TALMUD YERUSHALMI: SHKALIM 1:1

vocal pledge.

העשיר לא ירבה והדל לא ימעט ממחצית השקל...לכפר על נפשוּחִיכֶם " <sup>3</sup>

The wealthy cannot add, nor can the poor give the less, to atone for your souls. Even the Kohen, who was normally exempt from all taxes, was required to participate here.

" כל כהן שאינו שוקל חוטא " <sup>4</sup>

A kohen who refused to participate in the half-shekel was considered a sinner as he declared himself outside the community.

Strange as it may seem a seat on the Torah Stock Exchange did not cost hundreds of thousands dollars. In fact, you could not buy that seat on the Torah Stock Exchange with any amount of money. All you had to do, was place your small token coin with those of your Jewish neighbors and friends.

On the first seder night we make up our family roster by joining together in the Seder. To take one's place on the roster of God, to be counted for and by God, even though we may be in the humblest of circumstances, or even if we are fortunate to be counted as one of the wealthy patrons, no difference shall be permitted in this symbolic census. All that anyone can give is a מחצית השקל, a half of the Shekel, not one whole but just half. " שקל בנימטריא נפש " The

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<sup>3</sup> SHMOT 30:15

<sup>4</sup> TALMUD BAVLI: MENACHOT 21: TALMUD YERUSHALMI: SHEKALIM 1:3

numerical value for the word SHEKEL is 430, so too is the value for NEFESH= SOUL= 430. Viewed objectively, not even the most complete and perfect contribution of any one individual can accomplish the whole of the work that must be done. The effort of any one individual can only be a fragment of the whole. An equally selfless sacrifice of his brother or sister is required in order to produce the whole.

רב מנחם מנדל מקוצק: משה רבנו חמה שמטבע יכול להיות כופר נפש.  
הראתו הקב"ה מטבע של אש. אם הנתינה תהיה באש והתלהבות, אז תהיה  
זה כפר נפש, והנפש תתעלה

The Kotzker Rav exclaimed: Moshe wondered, How could a coin could be an atonement? God showed him a coin of fire and explained, If the giving is with fire and warmth, then the coin becomes an atonement and the soul ascends to a higher level. This is the meaning of the Rabbinic dictum;

<sup>5</sup> "לא עליך המלאכה לגמור" It is not expected of you to complete the task  
ואין אתה בן חורין להפטר ממנה "You are not free to desist from the task"  
Each of us contributes some tiny particle to the whole.

See Samson Raphael Hirsh ( Ki Tissa )

א"ר יהודה בר סימון בש"ר יוחנן ג' דברים שמע משה מעם הקב"ה<sup>6</sup>  
והרתיע לאחוריו כיון שאל ונתנו איש כפר נפשו אמר משה מי יוכל ליתן כופר נפשו  
א"ל הקב"ה איני מבקש לפי כחי אלא לפי כחך, זה יתנו.

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<sup>5</sup> TALMUD BAVLI: AVOT 2:21

<sup>6</sup> MIDRASH BAMIDBAR RABBA 12:3

( שקלים, קרבן תמיד, ובית המקדש )

אמר רבי מאיר: כמין מטבע של אש הוציא הקב"ה מתחת כסא כבודו<sup>7</sup>  
והראהו למשה ואמר לו זה יתנו, כזה יתנו.

Rav Yehuda bar Simon in the name of Rav Yochanan said there were three things Moshe heard from God and he retreated ( couldn't comprehend them ). The Half-Shekel, Daily sacrifice and the house of God. When God told him " Let each man give (Money ) as atonement for his soul, Moshe responded; Who can possibly possess enough to cleanse his iniquities by buying his soul ? God answered; " I am not asking according to my demands and strengths but according to man's strengths and weaknesses. Let them give this small coin "...Rabbi Meir said; " God took a coin of fire out from under his heavenly throne and told Moshe, " Let them give this coin, ONE HALF OF A SHEKEL ".

The reading of the Laws of the Half Shekel just before the relating of the debacle of the Golden calf is not accidental.

אמר ר"ל: אין הקב"ה מכה את ישראל אא"כ בורא להם רפואה תחלה...<sup>8</sup>

God does not punish Israel unless he creates a healing in advance.

רב חיים מצאנז: שקלים = 480 פת = 480 תלמוד = 480 " אם אין קמת אין תורה "

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<sup>7</sup> TALMUD YERUSHALMI: SHEKALIM 1:4

<sup>8</sup> TALMUD BAVLI: MEGILLA 13:2

Shekalim, Bread, and the study of the Talmud all equal 480: to teach us that the pursuit of a living and the study of Talmud, and the giving of Tzedzka are interwoven.

אמר לו הקב"ה: משה, מיתתם חייבים על שעשו את העגל אלא יתנו כפרת נפשם<sup>9</sup>  
כיון שראה דוד שבזה כפרה יש להם, התחיל ואמר: בואו וראו  
נפלאותיו של הקב"ה ומעשיו שבדבר שהכעיסוהו בו בדבר נתן להם כפרה. זה יתנו

God said to Moshe; the children of Israel are guilty of a capital crime for making the golden calf but let them give an atonement for their soul instead... When David saw that with this small gesture they achieved atonement he said; "Come all and see the wonders of God and his deeds, for with the very item ( GOLD, MONEY ) with which they angered him, he finds for them atonement".

בלשון זה השפלו ובלשון זה הנביתו: " כי זה משה האיש " זה יתנו " <sup>10</sup>

The Midrash Tanhuma succinctly explains; With the same words they descended into purgatory and with the same words they ascended. When they made the Golden calf, they said " THIS " man Moshe: and they repaired the damage by accepting the divine decree, " THIS " shall they give as an uplifting donation.

חיד"א מדבר קדמות " פוק חזי , " צדקה ב"את בש" גם כן " צדקה "

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<sup>9</sup> PESIKTA RABATI KI TISSA 41

<sup>10</sup> SHMOT 30:13 32:1



The Chida, one of the great Sephardic luminaries points out that the word TZEDAKA in reverse alphabet order still remains TZEDAKA, the concept of returning kindness and decency and it teaches the importance of a two way street in human relations.

Women are singled out as the redeemers.

אמר להם אהרן פרקו נזמי הזהב אשר באזני נשיכם. הלכו אצל<sup>11</sup>  
הנשים.. אמרו חס ושלום שנכפר בהקב"ה... ולא השתתפו בחטא העגל...  
ש"ע או"ח: תיז: א והנשים שנוהגות לא לעשות בו מלאכה הוא מנהג טוב<sup>12</sup>  
טורי זהב: לפי שלא פרקו נזמיהן לעגל ניתן להם ראש חדש ליו"ט.

Aaron asked the men to bring the earrings of their wives for the golden calf and the women replied, God forbid that we should deny and revolt against God and they did not participate. Thus Rosh Chodesh was given to them as a special holiday for women and those women who do no work on that day are to be commended. The Half-Shekel thus becomes the responsibility of the men only for they require atonement and not the women.

The Gematria of SHEKEL שֶׁקֶל = 430 GVIR ADIR = אֲדִיר אֲדִיר A WEALTHY MAN: TZADIK YESOD OLAM = צַדִּיק יְסוֹד עוֹלָם A PIUS SALT OF THE EARTH MAN. It is equivalent to having pledged his SOUL = נֶפֶשׁ = 430 = NEFESH. Viewed objectively, not even the largest and most generous contribution of any one individual can accomplish the entire work that must be done. The effort of any one individual can only

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<sup>11</sup> MIDRASH TANCHUMA: KI TISSA 19.

<sup>12</sup> SHULCHAN ARUCH: ORACH CHAYIM: 417:1

be a part of the whole. An equally selfless offering of a brother or sister is required in order to produce a whole SHEKEL. Thus the SHEKEL unlike any other coin of the realm, was ordained by the Torah as a national coin signifying membership in the nation of Israel. All were required to participate. The dollar and the yen are also coins of commerce but they lack the imprint of the Divine imperative.

Let us examine another rule of the stock market: A TIME TO BUY, A TIME TO SELL. The Torah tells a fascinating tale of the achievement of wealth. When the children of Israel were ready to leave Egypt, they were commanded by God to take jewelry, clothing, and items of value from their Egyptian taskmasters. Moshe, on the other hand, busied himself with the Mitzvah of recovering the bones of Yosef and taking them with him into the desert. His reward came later. When the people sinned with the EGEL HAZAHAV, the golden calf, Moshe smashed the tablets. Does anyone know what happened to those shards of stone from the shattered tablets. Can you imagine today someone putting on the market or on Ebay to auction off a genuine piece of the Ten Commandments? The bidding would be astronomical. The Torah teaches us that when God commanded Moshe to carve out new tablets, he awarded the broken pieces of the first tablets to Moshe as his reward.

לך הפסולת שלך משם העשיר משה אמר הקב"ה דין הוא שיטול אותן פסולת משה<sup>13</sup>  
פסל  
למה אלא שישראל שלא נתעסקו במצות נחתי להם כל טוב ארץ מצרים והעשירו...  
ומשה שעסק בעצמותיו של יוסף יהא עני. אתן לו את הפסולת שיעשיר...

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<sup>13</sup> TALMUD BAVLI: NEDARIM 38. MIDRASH SHMOT RABBA 46:2



Carve for yourself: the residue of the first tablets is yours. God said, it is only fair and fitting that Moshe should take them since when the Jews were busy amassing stocks of jewels and precious clothing, etc.. Moshe was busy with the bones of Yosef. Should he therefore remain poor for not helping himself to the fabulous wealth of the Egyptians? I will give him the broken pieces of the first Tablets that he may become rich.

Based on this, the Talmud in Brachot teaches us a beautiful lesson in the value of the aged.

הזהירו בזמן ששכת תלמודו מחמת אונסו לוחות ושברי לוחות מונחות בארון<sup>14</sup>

Be especially careful of an elderly person who has forgotten his Torah knowledge because the Tablets and shards of the first tablets were lovingly preserved in the Holy Ark. What an incredible concept. A senior citizen whose memory has lapsed is compared to the Tablets of the Ten Commandments, albeit broken, but nevertheless holy and require our careful devotion and love. Let me share with you a story of one of the great luminaries of this past generation, Harav Shlomo Zalman Auerbach, Zt"sl.

About fifteen years ago, I was living in Bayit Vegan., home to many Yeshivot and schools of higher learning. One of these was the yeshivah Kol Torah, where Rav Auerbach served as the spiritual mentor. One thursday morning, I happened to walk in there as they were beginning to read the Torah portion for that week. As Rav Shlomo Zalman happened to be there, they called him up to the

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<sup>14</sup>

Torah. He opened the scroll and then stood silently without moving. After a few moments which seemed like hours to all of us, the Gabbai turned to him and asked, מה יש כבוד הרב ? Rabbeinu, What is the problem ? Smiling he turned to the young man and smilingly replied, Where is the Siddur for the Brachot ? Shocked but not daring to question, he brought a Siddur and Harav Shlomo Zalman z'l, proceeded to read the Torah blessings from the text moving his finger over the words as he read. When he went down, I waited and then went over to him and said, ילמדנו רבינו Teach us our master, what is the meaning of your actions ? Again, with that beautiful smile for which he was known throughout the country he explained there are two reasons. First there is a famous SHLA HAKADOSH in Hilchot Kriat Shma that teaches אותיות מחכימות (seeing) letters make us wise. The Torah blessings should be carefully read from the text, not recited by rote even though every child knows them by heart. The second reason is far more important. What if the gentleman who is called to the Torah after me is an elderly man who for a moment forgets a word or the order of the Torah blessings ? How embarrassed would he be ? Therefore I make it a rule never to say the Torah blessings by heart for I would violate the Rabbinic dictum of הזהרו בזמן ששכת תלמודו, Be especially careful of the pride of an elderly man who forgot his Torah studies.

Another cardinal principle of the stock market is BUY LOW AND SELL HIGH.

היי זהיר במצוה קלה כבחמורה שאין אתה יודע מתן שכרן של מצוות<sup>15</sup>

Be careful to perform a minor mitzvah in the same manner as a major one for you

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<sup>15</sup> TALMUD BAVLI AVOT 2;1

do not know the reward for each mitzvah.

We have seen the value of the Shekel as an I.D. badge for membership in the Jewish people. Yet, the Shekel is used in our Torah as method of weighing. Just as in the stock market, there are good and bad periods, and we weigh our decisions, and sometimes suffer for our losses, so too in the world of observance of Mitzvot, we go through periods of success and periods of depression and losses.

<sup>16</sup> וישקול אברהם לעפרון את הכסף

" And Abraham weighed out to Ephron the money ".

Iyov, the example par-excellence of suffering cries out to God,

<sup>17</sup> לו שקל ישקל כעשי והיתי במאזנים ישאו יחד

" If only my anger were to be weighed, or my trauma placed on a scale, both lifted together ".

There is a beautiful Chassidic tale that brings this aspect of our Torah Stock Market into sharp focus. Two dear friends from childhood, lived in the same Shtetel, married, and struggled to feed their families. One of them a scholar in Talmud, arose each morning and went off to the Bet Midrash to devote

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<sup>16</sup> BRESHIT 23:16

<sup>17</sup> IYOV 6:2

several hours to Torah study. His dear friend having a very large family could not afford the time to devote to the House of study. each morning as he watched from his workbench where he was busy fixing shoes to earn a little bread, he would see his dear friend passing by his window. OY, he would give out a KHRECHTZ , and sighing in regret that he could not join his friend in the Bet Mldrash would go on working. Many years passed, and both passed away, and came before the Heavenly Court. The one who had learned Torah for many years, was immediately welcomed into the circle of righteous pious people, while his closest friend was awaiting the decision of the Court. They weighed his good deeds and his errors, and there seemed to be more negative than positive action during his life on earth. God sitting in judgement, cried out, isn't there anything else good that can be put on the scale of justice ?. The defense attorney turned to God and said, Well, all I can say is that every morning when his dear friend went to learn in the Bet Midrash, he would sigh with a deep Krechtz disappointedly for his lack of time to join his chaver in study. God smiling, said to the court, put all those sighs on the scale immediately. Within seconds the scales of justice tipped very heavily in his favor. You see said God we weigh carefully not just deeds but the sincerity of the intentions. His pain and sense of loss that prompted the Yiddisher Krechtz, outweighs all the small errors in his life. Thus said, the Rebby, the words of Iyov have great meaning. In the Torah Stock Market, the trauma and pain of not being able to fulfill all the Mitzvot count as pure profit.

In conclusion, the Shekel has one final special significance in our time. It is the coin of the State of Israel. If we invest in Israel, if we exchange our dollars for shekels in Israel and spend those shekels there, we are buying stock in the greatest company in the market of God. The return for that

investment is guaranteed to be higher than any other stock or bond. Israel bonds are secure and have paid dividends for fifty years.

Let us balance the Skekel against the Dollar, and together we will enjoy both the economic and spiritual profits and dividends for many years to come. Our fulfillment of Mitzvot will have a new dimension of growth in our lives.

These then are some of the lessons of the HALF-SHEKEL for our daily lives.

1. Neither the rich or the poor, the learned or the fool, the pious or the sinner can exist without the other. Only together do they form a whole carrying out the will of God.

2. Words without follow through action are meaningless.

3. The coin was of fire to teach us that care must be exercised to use this gift properly, to warm and give with the heart not just the hand. Thus it is not an atonement, but a guide for positive living.

4.<sup>18</sup> " במדה שאדם מודד בה מודדים לו " By the measure man judges others, so shall he be judged. God used the Half Shekel to teach the children of Israel the importance of seeking to live according to the principle of setting an example by deed;

5. Men are to be reminded of their wives loyalty to God on this day more than

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<sup>18</sup> TALMUD BAVLI: SOTAH 8:

their own. In the words of Rav Avraham Yitzhak Hacoen Kook, to eliminate the darkness by lighting a match;

הצדיקים המהורים אינם קובלים על החשך אלא מוסיפים אור

הצדיקים המהורים אינם קובלים על הרשעה אלא מוסיפים צדק

אינם קובלים על הכפירה אלא מוסיפים אמונה

אינם קובלים על הבערות אלא מוסיפים חכמה

The purely righteous do not complain about darkness but add light;

They do not complain about evil but pursue justice;

They do not complain about lack of faith, but promote trust and belief;

They do not complain about ignorance, but add wisdom.