



SERMON EREV ROSH HASHANAH: MONEY

Rabbi Gabriel Kanter-Webber, Sunday 25 September 2022
Brighton and Hove Progressive Synagogue

- 1 The day is drawing to a close; shops are beginning to lower their shutters; but just before Motl the fabric wholesaler is able to lock up for the evening, one final customer squeezes through the door. With a grateful glance at the fire in the fireplace, the newcomer – a tailor – removes his moth-eaten gloves and shyly reels off a lengthy order. 15 yards of this cloth; 20 yards of that; countless buttons; even some gold braiding. Edging closer to the fire as Motl and his staff dash around assembling the requested items, he warms his calloused hands and savours the brief moment's respite from the cold and toil of the world outside.
- 2 Then he comes crashing back into reality when Motl, respectfully, presents him with a bill for 150 zuzim. The tailor's eyes widen and his jaw drops. He had had no idea that the individual items he had ordered, each of them essential for his work in the coming week,



would total so much. He grimaces inwardly, draws a deep breath, turns to Motl, and asks if he would be willing to extend some credit.

- 3 That was a parable told by the Dubner Maggid, a Chassidic leader, to illustrate the true meaning of Avinu Malkeinu.^a For verse after verse we merrily petition God for all sorts of worldly benefits – forgiveness, compassion, food, health, prosperity – but only at the very end do we realise we cannot even begin to pay for them, and have no right to demand them. Thus we meekly conclude our prayer with a moment of incredible humility, saying: there is no merit in us, we rely on Your charity, be kind to us, save us. We live on credit; we are all debtors to the Divine.

- 4 This year, more than any other year in recent memory, we are all debtors full stop. On average, each person in the UK owes £1,294 more to creditors than they did this time last year.^b According to the debt charity StepChange, almost 10% of people use credit as a safety-net (that is, use credit to pay essential household bills).^c And of those who do so, three-quarters find that their financial stresses



have an impact on their health, relationships or ability to work. Well over a quarter have gone without heating, water, electricity or weather-appropriate clothing.

- 5 On a macro level, StepChange has proposed a range of reforms to the way in which credit products are regulated, and hopefully the Financial Conduct Authority will take heed.

- 6 But on the micro level, we ourselves are capable of intervening – and we are intervening. Our social justice group is pushing for affordable housing and affordable transport here in our city, in partnership with Brighton and Hove Citizens. Our pastoral care group brings succour and support to those from our own community who may find themselves unemployed, isolated or in economic stress. We can't all change the way that the financial system is regulated, but on an individual level, every donation to a food bank helps to ease at least one person out from that 10% who are most at risk.



- 7 It is the nature of life that we need to borrow. We don't all have enough on our own, all of the time, to get through life. Borrowing can be co-operative, and socially-useful, when properly controlled and kept far away from exploitation.

- 8 Yet at the same time, we need to reflect and remember that all of the material we are 'lending' actually comes from God. As the Catholic theologian Professor Mary Doak has put it: "The right to personal property is endorsed as integral to human freedom, dignity and responsibility, but this right comes with a social mortgage such that this property must not be used contrary to the good of others in the community."^d Even that which we 'own', we are ourselves borrowing.

- 9 There is one true Creditor. There may be intermediate creditors between us and God – even powerful ones who wield considerable influence over our lives (yes, Skipton Building Society, I'm looking at you). The Talmud says that slaves cannot pray, because they have "another master":^e an intermediate, human master. The 21st-



century British equivalent of that must be those of us who are indebted to intermediate earthly lenders.

- 10 Rosh Hashanah should be a moment when, like the tailor in the Dubner Maggid's parable, we clear away the mental debris of our human debts, beating an unobstructed path from us to the One to whom we are truly indebted.
- 11 Of course, only the most privileged members of society can simply put aside their money troubles for a time. This is why this moment imposes on us a dual responsibility: firstly, to beat our own paths, to restore our own spiritual links with the Divine; but secondly, to help support and nurture other members of our society, through promoting both individual and systemic change, to be able to do the same. May the new year be for us a good year: a year of freedom and prosperity, autonomy and connection, redemption, charity, kindness – and, with God's help, Divine credit. **בן יהי רצון**, may this be God's will.



^a Macy Nulman. *The Encyclopaedia of Jewish Prayer: Ashkenazic and Sephardic rites* (Northvale, New Jersey: Jason Aronson, 1993): 57.

^b The Money Charity. “The Money Statistics” (July 2022):
<<https://web.archive.org/web/20220729185350/https://themoneycharity.org.uk/money-statistics/>>

^c Adam Butler. “Falling behind to keep up: the credit safety net and problem debt”, StepChange (January 2022):
<<https://www.stepchange.org/Portals/0/assets/credit-safety-nets/Falling-behind-to-keep-up-the-credit-safety-net-and-problem-debt-StepChange.pdf>>

^d Mary Doak. *A Prophetic, Public Church: witness to hope amid the global crises of the twenty-first century* (Collegeville, Minnesota: Liturgical Press, 2020): 123.

^e y.Berachot 3:3, 6b