Torah Lessons for the Home

Rabbi Shimon Gruen

| Parshas Tzav |

Don't Be Blinded by Money

When Concern for Monetary Loss Gets in the Way

This *parshah* opens with a discussion about the *korban olah,* in which Hashem tells Moshe to command Aharon and sons regarding its offering. Commenting on the word *tzav*, Rashi notes that it's a *lashon* that is used to imply that the commandment should be applied with *zerizus* immediately, as well as for future generations. Reb Shimon says that the *korban olah* required a particular notation regarding its importance to be done with *zerizus*, for circumstances when there is a lack of funds.

In other words, the Torah acknowledges that when monetary concern is involved—then and always, as was the case with the *korban olah*, which no one actually ate from and there was thus no apparent benefit from the money, one needs a greater sense of *zerizus* to get the matter done. We need this extra push to make sure that concern for monetary loss doesn't get in the way of observing the *mitzvah*.

It's Not About the Money

In my earlier classes on *shalom bayis*, I didn't touch upon the topic of money-related issues. When someone once asked me why I was avoiding it, when in fact so much about marital strife is about financials, I told him that the real reason is that most often it's not the money per se that's causing the trouble. Usually, the money is only the *mashal*, not the *nimshal*.

In studies that were done to determine how influential money is to marital strife, most note that it's not actually the money issues that lead to disintegration of marriages. It may appear that the money is at the root of the problem, but so much about why couples don't see eye-to-eye regarding spending and earning emanates from a deeper level of discord.

Whenever a couple finds that they're having money-related arguments and fall outs, they should take the time to look deeper into why money has turned into such an issue for them. What's behind it? Is there that genuine love and affection for each other and money is just a technical source of the problem, or could relationship itself use some improvement? Perhaps there is a basic lack of respect, which may have never been present in the first place, and the lack of the spouse's ability to earn a decent livelihood becomes a place where the lack of respect manifests itself. Or, perhaps the spouse lacks respect for himself and the fact that he can't bring in *parnassah* makes him feel depressed and hopeless, which turns into a *shalom bayis* issue. Sometimes, it's all about control. Who will be spending? How much? Who takes care of the bills? Who's on top of the finances. It has to be me. In other cases, money becomes a problem when one spouse has an obsession with the family image. If she can't run her life the way the neighbors run theirs, it becomes an issue in the marriage. This lack of self-esteem, which is at the core of the problem, may masquerade in a dollars-and-cents argument: if you would give me enough money, we would have less issues.

In all of these cases, it's not about the money at all. Although

it may appear that "if we would have more money, we would have better *shalom bayis*," that is not the reality. Yes, financial comfort does make life easier, but lack of it does not automatically generate marriage problems. Still, while money is usually not the root of a problem, it's still important to discuss how to tackle situations where money-related issues do come up.

All from Above

Before we proceed in discussing how money-related matters should be handled to help facilitate better *shalom bayis*, we must take note of a concept that helps ease much of the stress and aggravation concerning money: Every penny that comes into the home is predestined from Above. While every individual must do their *hishtadlus* toward bringing in a decent livelihood, at the end of the day, Hashem is the one who decides exactly how much money every family should receive. Keeping this in mind, and living with this awareness, certainly allows both the husband and wife to breathe more freely even when finances are tight. The more reliant a person is on Hashem, the less stress he feels regarding *parnassah*.

Don't Turn This into a Personal Mess

When an individual isn't happy with the way their spouse is handling money, whether they're skimping or spending too much, one of the first things to consider is not to take the situation personally. Not taking it personally could stop the issue from evolving into a deeper schism in the relationship. This is easy to say, but there is something about understanding that money is money, the expenses are real expenses, and then there's the personal realm.

A relationship between husband and wife is me and you. There are money issues, but then there's me and you, two people who want to be close and understanding of each other. If we would be living on a desert island eating berries for breakfast, lunch, and dinner, and sleeping on the ground, that's where our relationship would have the potential to become so much deeper. There's nothing getting in the way.

But, what happens when we live in the real world, so much happens around us that it sometimes becomes difficult to zoom in on the relationship. And when relationship is not my primary concern, if I want to spend on something and my spouse doesn't let me, it turns into a personal issue: you obviously don't care about me because if you would, you would let me spend, etc. Thus, the first thing to remember when we have an issue over spending is to separate the technical issue from our emotions, to see it with an objective eye. Otherwise, the relationship moves from a "we" perspective to a "me vs. you" distance. Before the issue turns personal, you could say, "I want to spend, you don't want to spend. Let's discuss it. Let's ask someone what's considered appropriate spending. Let's see what we could afford."

Once an issue turns personal, even if the spouse ends up giving the money for it, the purchase doesn't feel good anymore. It comes at the expense of lack of trust, distance, and a weakened relationship because it turned into an issue that is much heavier than just money.

Your Spouse is Not the Only One

Sometimes, knowing that a certain behavior is normal helps us accept it. As Reb Shimon points out in the Rashi above, it is completely normal for a person to get lost over a few dollars. Yes, because the *korban olah* had the potential to trigger people's concern for loss of money, it required the command that called for *zerizus*. It's normal to remember that this is a common challenge. It's not only your husband or wife. It was normal then, and for generations.

As a matter of fact, Chazal teach us that the reason we say *Ve'ahavta es Hashem Elokecha… bechol me'odecha*, love Hashem… with all of your assets, is precisely because of this—because some people are more connected to their money than their body. What this implies is that people are willing to risk their lives for money.

In the same vein, in discussing the verse that "the mitzvah of *tzedaka* carries the same weight as all of the *mitzvos* together," the Tanya writes that when a person puts his heart and soul into his money and is then told to give it up, that's a great level of *mesiras nefesh*. To many people, their money is what they sweated on, what they invested hours and toil into. If your spouse is more connected to their money than you would like, this is something to ponder.

Not Worth Fighting About

On the other hand, if it's your relationship to money that may be causing an issue in your marriage, perhaps it's time for a priority check. Is your money more important to you than your shalom bayis? In fact, taking up arms about this may lead directly to negative repercussions regarding your family's financial state. As Chazal tell us, *machlokes achas docheh me'ah parnassos*, one argument has the capacity to drive away one hundred *parnassos*. Thus, one great

segulah for *parnassah* is for a couple to live in harmony.

When Rebbe Pinchas of Koritz was made aware that his wife was spending too much money, he said to her, "Sertze *kroin*, I hear that you're spending a lot of money. I'm not happy about this, but Chazal teach us that fighting over it will do worse for our financial state. So I say 'shalom, shalom, shalom.'"

Being attached to your money is understandable, but fighting about it will only generate more detrimental effects. *Davka* when money is so important to you, don't do what will work against you—fight about it.

Without *Shalom Bayis*, Money Has No Value

I've had many people admit to me that having *parnassah* without shalom bayis takes all the pleasure out of their money. Living in the most beautiful mansion, with the latest model car, and being wined and dined all day long, has absolutely no value if what a couple needs most of all—a marriage—is missing. If you're not getting along, nothing will make you happy.

In other words, if the way your spouse is dealing with money doesn't sit right with you, what's at greatest risk here is not the few dollars that might go to waste. It's your marriage, which is the cornerstone of your happiness.

This does not mean that an individual should never communicate when things bother them about the way their spouse handles money or has them handle money, but it's about keeping things in perspective: My first priority is our relationship.

There's a Solution that Works for Both of You

So what happens if you and your spouse have differences on opinion regarding money and you would like to address them in a productive manner? First, keep in mind that, like in most things in life, the solution does not have to be black-and-white. It doesn't have to be, "From now and on we will spend," or "from now and on we won't spend."

In *halacha* in *Yoreh Dei'ah*, we find that Chazal do not leave room for compromises. Every *halacha* is very clear-cut, with no place for choices. If a *milchig* soon falls into a *fleishig* pot, is it kosher or *treif*? Could a child use it perhaps? No, it's *treif* for a child just like it's *treif* for an adult. If I forgot to say *ya'aleh veyavo* in this particular circumstance, I must *daven* again no matter how tired or late I am.

In *Choshen Mishpat,* on the other hand, the tractate that covers monetary matters, everything is about compromise. When two Jews come to a *Beis Din*, the judges focus on finding a way for both of them to leave happy. If one of them is stuck on winning, that's a problem.

In the same vein, if our approach to monetary issues in our marriage is that "one of us is going to win and one of us is going to lose, and I don't want to be the one to lose," there's a "me vs. you" issue that's getting in the way of our relationship. Once again, this has nothing to do with money.

On the other hand, if you sit down to talk about money issues when things are not emotionally charged with a perspective of "how can we make this work so both of us are happy?" you will reach an agreement that leaves both of you feeling validated and satisfied. When the marriage is the most important priority, you will find solutions that work for both. When it's a "me vs. you" issue what often happens is that for several months we do it my way, then you can't handle my approach any longer so we end up doing it your way for a couple of months until I grow resentful, etc. When we're in it together, however, and we realize that this is just a bump in the road, we're dedicated to finding a solution that works for both of us.

Often, an individual will tell me that they don't have such a problem with their spouse's spending style per se, as much as with the spouse's mindset toward money. "I can't handle that she keeps looking for sales all the time," "I can't handle that he gets excited over every dollar he saves." She's so Polish/Hungarian, etc. It's okay for people to have different mindsets. Why does your spouse have to do things identically to you? Just as you have a few hundred proofs as to why you're right, she could have that many reasons too. If you can't make peace with the fact that your spouse's mindset is different than yours, this will come up in many areas in life. This is something that should be dealt with before it spirals out of control.

Communicate Before You Hit the Bump

To reiterate, it's usually not a lack of money or differences of opinion as to how to spend money that's at the core of a marital issue. As proof, look at the many couples who have a beautiful marriage despite living in poverty. Look back at how previous generations lived with so little and they could have still been so happy. When a couple is united in the struggle, they

will be happy despite the trying circumstances.

How do we do that? The ideal time to discuss any matter is not when the bump in the road is already apparent. The more we communicate with one another and listen to each other when things are relatively smooth, the more prepared we are to deal with an issue that arises.

There is no magic way to deal correctly with money, but there is a magic way to work on a relationship. Having clear communication about how money is spent in the home, who takes care of what, and most importantly, coming into the topic with mutual respect, is the basis of *shalom bayis*. Having our priorities straight—that our marriage is our most important asset—helps keep disagreements over money in perspective. Yes, it may be important to you, but you don't want it to ruin your life. If your spouse's happiness is important to you, you will find a way to make it work.

We can't end off a conversation about money in marriage without making clear mention that *halachically*, all money in a home belongs to the husband and that all money issues should be discussed with a competent *Halachic* authority. All matters discussed above were solely focused on the relationship aspect and for the purposes of avoiding conflict, not from the perspective of *halacha*.

Parenting: You're Our Priority

Parents are entitled to decide how they want to spend their money, but there are times when their mindset toward spending gets in the way of their child's healthy development. For example, a child might be in need of a certain intervention but the parent decides "it's not worth it." Don't wait for a crisis to start spending money on the child to save the situation.

It's important to remember that your concern about your money might be getting in the way of your concern about your child. Tipping the teacher a bit more, buying that toy the child is wishing for, etc. are small examples that could make a big difference—when done right.

A child who grows up in a home where money is always an issue lacks a certain sense of security, even in adulthood. If you're struggling with your finances, may Hashem help you, don't discuss this in front of your children. When a child asks for something, don't make this about "Totty and Mommy can't afford it. How can you ask for something that you know is so hard for us to get you?" Don't let your challenges bring on your child's insecurities.

There are many ways to address an issue with a child without leaving him feeling insecure. Children want to grow up feeling that their parents are there for them, that they could provide for them, with Hashem's help. Give them this feeling.

-Q&A-

Please feel free to send any questions, on this topic or any topic to RabbiGruen@Lehair.org

Question: Our son comes home from *cheder*, complaining that he's being bullied there. This is not something new, but we're in a dilemma about how to deal with it. If we say something to the *hanhala*, they may intervene to help our son, but that may also turn him into the *nebach* case in his class. Perhaps this will lead to even more bullying. Should we just continue giving him *chizuk* without involving the authorities?

Answer: Having your child become a *nebach* case is certainly a concern. But the question is: Why must the solution be black and white? Why must it be that either you tell the staff and he becomes the neb or you keep quiet and he doesn't become the neb? Let's find a third solution here.

How about you do bring this up with the *melamed*? You tell him, "Here's the issue we're having. My child is being called names. He's being put down. I'm very afraid that if this is brought to the attention of the children it could get worse. What can you do to help us?" Perhaps there's a way the rebbi could "incidentally" notice the situation and comment on it accordingly. Perhaps he could give the child a lot of attention and make him a more respectable member of the class. Perhaps he can arrange for your son to have a role in the class setting that will make other boys "need" him.

Never should abuse be left unaddressed, but as parents we must find a way to address it so that the child doesn't only feel protected by the adults, but also more comfortable amongst his peers.

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