Rabbi Shimon Gruen

Torah Lessons for the Home

{ Re'eh 5780 }

Fiscal Responsibility

A Life Lesson

The *passuk* tells us "*Hashem will broaden your borders, and you will think 'I wish to eat meat'... you may eat it...*" Rashi tells us that there is a basic lesson on *derech eretz* – the proper way of life – to be learned from this *passuk*. Only when 'your borders are broadened' and money is readily available, can you afford to think about eating meat. If you can't afford it, do without!

Of course, in our credit-card-consumerism generation people aren't so receptive to this. But Rashi is teaching us a basic attitude of *derech eretz*, or common sense: we should refrain from purchasing things that we can't afford; indeed, we shouldn't even *think* of buying it!

It Isn't About the Money

So let's talk a bit about finances this week. There's a well-known theory that finances are at the root of most marital conflicts. I believe this to be a myth.

It is certainly true that money can often cause people to lose control over themselves, and many a nasty argument has resulted from a financial discussion (see Eruvin 65b). However most of the time it is just a manifestation of a deeper issue. There might have been a pre-existing communication problem. I don't believe the financial issue itself would ruin a relationship or even severely challenge it if all else were fine. Other basic barriers to marital harmony are usually at play.

I believe that if a couple respects each other, and the lines of healthy communication are open, then money (or lack thereof) does not usually pose a significant, seemingly unresolvable problem.

A Mandatory Obligation

The first thing to know about finances is that you have to earn some money. A man must know that he is obligated – *min haTorah* – to provide for his wife and children. He has a responsibility to actively make an effort to ensure that his family's needs are taken care of and they don't need to "deserve" it. Obviously, the results of his actions are entirely up to Hakadosh Baruch Hu, but he must do his utmost *hishtadlus*.

Some men let themselves believe that they are relying on their *bitachon*, but if they would be truly honest, they might see that it's really just laziness. They'd much rather sit on the easy chair, while Tomchei Shabbos delivers the weekly box to their door.

Stories abound of tzaddikim whose children were crying of hunger and Hashem had mercy on them and sent them sustenance. While those are certainly lofty goals that we can only aspire to, we would probably be fooling ourselves to think that we are on such a high level of *avodas Hashem*. Besides, we are cautioned by Chazal to do everything in our capacity not to rely on people's handouts.

Your Dream Job

Some men might argue that they have not found that perfect job yet, but that is not an excuse. Just like a man wouldn't say that he didn't *daven* with *minyan* this morning because he couldn't find the people he liked to daven with, he can't say that he isn't settling down to a job because he hasn't found a job that he likes. He must do everything he can to bring home a paycheck, even if his occupation is less than ideal. He can hope it's just temporary, but he can't let his family starve while he searches for that dream job.

These days it has become the norm for men to sit and learn while the wife goes out to work. It's still very important to realize that the responsibility of *parnassah* lies squarely on the husband's shoulders. If the wife agrees to go out of her way and add on to her responsibilities by working and providing for the family so that her husband can stay in learning, that's wonderful. But that is only if she absolutely agrees to the arrangement.

Charity Begins at Home

Yoeli* was a business owner who was owed a lot of money by his clients. When his wife asked him why he hadn't brought home any money lately, he told her that he doesn't have the heart to make his customers pay up. That is so wrong! If he's so compassionate, why does he have the heart to let his own family go hungry? Don't be nice to others when your own family members are left wanting. It's rule #1 of being a responsible breadwinner.

Every negative trait can be used for the good. There's a famous *vort*: How can *apikorsus* – heresy – be used positively? When someone comes to ask us for *tzedakah* we shouldn't tell them, "Don't worry, Hashem will take care of your needs!" Now is not the time to be a believer at the beggar's expense. We must believe that it is our dollar that will buy this man's food and give him sustenance.

The same holds true for our wife and kids. We shouldn't tout our *emunah* and *bitachon*, while our family is going hungry or left wanting for the basics. We have to firmly believe that if we don't roll up our sleeves and work, they will not have what to eat.

You shouldn't expect your wife and children to respect you if you don't deliver on your promise to provide for them. It is your basic responsibility as a husband and father. In extreme cases, where you feel like the money you bring home is misappropriated, or any other major concerns, consult with your Rabbi or Rav.

Solidarity and Support

Everything that was mentioned above is regarding a breadwinner who can't be bothered to find work, or refuses to take financial responsibility for his family. However, if a man is trying his hardest to provide for his wife and children, and still – for some reason – is down on his luck and can't manage to make a decent living, the last thing his wife should do is kick him when he's down. As his *ezer k'negdo*, his 'help'mate, she needs to encourage him and support him, and try to make do with whatever she has.

Making a living is often extremely difficult! When a wife sees her husband struggle, she should show him some compassion, not attack him for trying his best. He is feeling bad enough about his failure to give her what he promised he will; he doesn't need to feel that she thinks less of him for it.

It's also not right for her to insist that he take on a specific job that she prefers. If the job he chose is not so much to her liking, but he is happy with it and making a decent effort, she should appreciate what he does and not get hung up on petty details.

Spend Responsibly

Of course, if Hashem blesses your efforts and you do have a stable *parnassah*, don't forget to continuously thank Him for the kindness He has bestowed upon you and your family, and make sure not to squander the money He gave you.

It's so easy to get carried away when you see what the Schwartzes and the Weisses have, but Rashi clearly instructs us: If you don't have the ability to afford it, don't even *think* about it! And most certainly don't harass your husband to work harder so that you can buy those unnecessary luxuries. In fact, even if you *can* afford it, beware

that reckless spending is a never-ending rabbit hole and a slippery slope.

It goes without saying that if either spouse habitually spends money that you "don't" have, or money that would otherwise have gone for basic necessities, that is a serious problem which might require intervention by an objective third party.

It's important to keep in mind that nobody can take away what's rightfully yours. As long as you responsibly do your part to make sure your family's needs are taken care of, you can leave the rest up to Hashem, our Ultimate Provider.

Chinuch: Financial Education

Children should not hear from you constantly, "We can't afford this," or "We don't have money for this right now." Statements such as these can cause your child to feel insecure or to worry about your situation, and it's unfair to burden young children this way.

At the same time, you should be careful not to overindulge your child either. Just because you can afford it, doesn't mean he has to get his every desire fulfilled immediately. If your child is never left wanting and gets used to getting everything the moment he sets his eyes on it, how will he know how to deny himself something when he gets older and can't afford his every whim?

It's perfectly okay to tell your child that you'll think about his request – regardless of your financial status. You can tell him that maybe next time you'll get it for him, or perhaps in time for a special occasion. A child has to learn to live with the knowledge that not everything that he would like to have, will be purchased instantly.



Q&A



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

Question:

My wife and I go out to the country during the summer months for Shabbosim on a regular basis. I don't like going on Friday, because then we arrive too late to be able to properly prepare ourselves for Shabbos. My wife has to be in the city on Fridays, so it's impossible for her to go earlier. We have devised a plan where I go Thursday nights and make the bungalow ready for Shabbos, and my wife follows separately on Friday. Is this a normal arrangement?

Answer:

Every couple is a world unto themselves. As long as both of you are happy with a certain arrangement, then that is your very own normal. There are sometimes well-meaning people who will try to criticize you or make you feel like what you're doing is somehow wrong – but if you both came to a respectful and mutual agreement on how to solve your problem, then who cares what others think?

Of course, it's important to be flexible, and if it doesn't work out once or twice you should make an effort to compromise with each other. But as long as both of you are truly happy, there is no need to doubt yourself. Alternatively, you can agree to hear an objective third party's opinion, which can give everyone a feeling of being heard and considered while not being given full control of a decision.

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