

A Belated Response to John Wesley's "Sermon 50: On the Use of Money"

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Introduction

Jews have been subjected to the most heinous accusations surrounding money, inter alia, over the centuries. John Wesley's Sermon 50: On the Use of Money, albeit inadvertently, refers to Jews' pecuniary interests in a potentially undignified light. Accordingly, I wish to address certain notions presented by Wesley, in the course of which discussion, I will focus on three main points in the hopes of dispelling regnant prejudices about Jews and money.

1. Judaism is a faith not just of law, but of ethics.
2. The Jewish notion of the role of "wealth" in life is positive.
3. The Jewish notion of charity stands in marked contrast to the negative archetype of the "Cheap Jew."

Wealth and charity are viewed respectively as Jewish blessings and obligations that can be traced back to the Hebrew Bible. It is implausible that a nation whose very soul has such values would also universally manifest correlative vices.

Motivation

Some short time ago, I started a book on Anti-Semitism motivated more by a personal, rather than a professional, interest. In years past, and even to a smaller extent recently, I had felt the pangs of Jew-hatred and, being a professor of Finance and Business Ethics, chose to focus on the vicious misconceptions surrounding Jewish wealth and charity. Of course, the two notions must go together: charity affects personal wealth either positively or negatively, depending on how one chooses to argue. Some may say that charity is its own reward; others may aver that God rewards the charitable.

Background

In teaching Business Ethics, I have often used a wonderful essay written by John Wesley entitled Sermon 50: The Use of Money (1872). Wesley was an English-Protestant minister (1703 –1791) and was educated at Oxford. He is perhaps best remembered as the founder of Methodism.

In the essay, Wesley makes three notable points. First, he suggests that a person should "gain" money - as much as possible.

We ought to gain all we can gain ... without hurting our mind any more than our body... to gain all we can without hurting our neighbor. Gain all you can. Gain all you can by honest industry. Use all possible diligence in your calling. Lose no time.

Next, he states that one should "save" as much as possible.

Having gained all you can, by honest wisdom and unwearied diligence, the second rule of Christian prudence is, "Save all you can." Do not throw the precious talent into the sea: Leave that folly to heathen philosophers. Do not throw it away in idle expenses, which is just the same as throwing it into the sea. Expend no part of it merely to gratify the desire of the flesh, the desire of the eye, or the pride of life.

Last, he adjures one to give to charity.

If when this is done there be an overplus left, then “do good to them that are of the household of faith.” If there be an overplus still,” as you have opportunity, do good unto all men.” In so doing, you give all you can; nay, in a sound sense, all you have (*italics added*). For all that is laid out in this manner is really given to God.

Gain, save, give: these three laudable virtues capture the Protestant ethic. The dictum to “do good” echoes the Psalmist who stated that one must “avoid evil and do good, seek peace and pursue it” (Psalms 34:14). It is notable that the Psalmist first advocates avoiding evil before doing good. In this same vein, Job (34:10) states “Therefore, you men with hearts, listen to me: Evil is forbidden to the almighty and iniquity to God.”

We could leave Wesley at this point having succinctly articulated a way of life, a means to personal fulfillment. Unfortunately, he goes on.

Do not stint yourself, like a Jew rather than a Christian (*italics added*), to this or that proportion. “Render unto God,” not a tenth (*italics added*), not a third, not half, but all that is God’s, be it more or less; by employing all on yourself, your household, the household of faith, and all mankind, in such a manner, that you may give a good account of your stewardship... and that every act may be rewarded in that day when the Lord cometh with all his saints.

I must hasten to note that, in viewing the entirety of Wesley’s life, it is difficult to label him an anti-Semite. As the years passed, he had more positive things to say about Jews. In his published diary, he went so far as to note that “Jews in his parish ‘seemed nearer to the mind that was in Christ than many who call him Lord’” (Wingeier-Rayo, Philip). Nonetheless, a literature review disclosed no objection to or analysis of this, arguably antagonistic, aspect of Wesley’s early thinking in regards to Jews.

Let’s now return to Sermon 50. The notion of the “Cheap Jew” is at least as old as Shakespeare’s Shylock in *The Merchant of Venice*¹. Purportedly, Jews have infinite appetites for wealth and its accumulation at any cost. Twentieth century Nazi propaganda famously depicted Jews in suits with bulging abdomens, and with bills of money emptying from their pockets; to this day, these caricatures are emulated in extremist Middle Eastern press. This notion is unfortunate, to say the least, and perhaps worse, patently false. Tragically, over the centuries, Jews have suffered and died over such heinous notions.

Regarding the ten percent tithe, Wesley must have had the Deuteronomist in mind, who said:

When you have finished setting aside a tenth of all your produce in the third year, the year of the tithe, you shall give it to the Levite, the foreigner, the fatherless and the widow, so that they may eat in your towns and be satisfied (Deuteronomy 26:12).

While Christian faith does not require conformity to Old Testament “Law,” Matthew takes a different turn. He supports tithing, but laments Jewish behavior.

Woe to you, teachers of the law and Pharisees, you hypocrites! You give a tenth of your spices—mint, dill and cumin. But you have neglected the more important matters of the law - justice, mercy and faithfulness. You should have practiced the latter, without neglecting the former (Matthew 23:23).

Indeed, there was a time when Jews did not willingly give the tithe at all. During the time of the last Hebrew Bible prophet, known as Malachi, or “God’s angel/messenger,” Jewish faith in God waned, intermarriage waxed, divorce rose, and the Holy Land was governed by Persian rule.

Bring the entire tithe to the storage treasury,² so that there may be food in my house. Test me, if you wish, say the God of Hosts, and see whether I will not open the vents of the skies and shower upon you blessings without end (Malachi 3:10).

As we see, while the tithe was a divine obligation, it was not always given sincerely or at all.

The Misconceived Jew and His Ethic

It is a misconception that the Hebrew Bible is exclusively a code of Law, a rule book to be followed without question, and thus devoid of morality and ethics. The ethical strain, in fact, runs deeply throughout it. Here are some samples.

¹It must be adduced that Jews had been banned from England by King Edward I in 1290 and did not return until Oliver Cromwell invited them back in 1657. Whether the bard (1564 – 1616) himself had contact with Jews at all is moot.

²The storage treasury was a place in the temple wherein various items were stored for later distribution to the priests and Levites, and for use in capital expenditures.

The Lord saw that the wickedness of man was great in the earth, and that every intention of the thoughts of his heart was only evil continually (Genesis 6:5).

When the righteous increase, the people rejoice, but when the wicked rule, the people groan (Proverbs 29:2).

Oh, sinful nation, a people weighed down by iniquity, offspring of evildoers, children who deal corruptly! (Isaiah 1:4).

In Noah's time, God destroyed the earth due to the wickedness of its people. Proverbs advises us about virtue and vice. Isaiah rails continually about iniquity and the harsh treatment of the indigent. The Bible states its dissatisfaction concerning these behaviors in general terms. In fact, God never meant for there to be specific laws governing all possible human behaviors. That would be impossible! The Codebook, copious as it is, is by necessity incomplete, finite.

Indeed, Jewish ethical precepts, as such, are intended more as guides to behavior. The Hebrew Bible and Jewish tradition have much to say about human behavior in general. For example, after reciting a litany of allowances, requirements, and prohibitions (Leviticus, chapters 10-18) ranging from sacrifice to incest, the Bible interpolates a startling non-sequitur: "Be holy for I, your God, am holy" (Leviticus 19:2). The Bible then continues with its positive and negative commandments.

In response to this odd interpolation, Spanish exegete, Nachmanides (1194-1270), states that one may observe all the commandments and thus, technically be within the letter of the law, but still be "reprobate under the authority of the law." One must always be holy because God, in whose image we have been created, is holy. The interpolation is a reminder of this. Moreover, in one of the broadest mandates for ethics and morality, the Bible states that:

You shall do what is fair and good (*italics added*) in the eyes of God (Deuteronomy 6:18).

First, we must take notice of the use of the word "do." Judaism is an action religion. Faith alone is insufficient. Nachmanides offered the following interpretation of "fair and good."

The intent of this is as follows: At first, Moses stated that you are to keep His statutes and His testimonies, which He commanded you, and now he is stating that even where he has not commanded you, give thought, as well, to do what is good and right in His eyes, for

He loves the good and the right. Now this is a great principle, for it is impossible to mention in the Torah all aspects of man's conduct with his neighbors and friends, and all his various transactions, and the ordinances of all societies and countries....

Let us not be deceived into thinking that Jews were always righteous. The era of the Judges was particularly difficult. The people were rudderless, without any religious or national leadership. There was much turmoil and internecine conflict. In sharp contrast to the Deuteronomist's statement, it was said then that "a man would do whatever he deemed proper in his own eyes" (Judges 17:6). In other words, man did what he thought proper rather than what He deemed proper. Man's inherent divine spirit, if properly engaged, informs him of right and wrong.

Given the foregoing arguments, I shall posit that where one's sacred literature promotes or instills certain values, the people in general are apt to follow. Tradition and a nation's manifest value system are correlated. Dare I say that so it is with our own American Constitution and culture?

Still, anti-Semitism persists due to the pernicious imaging of the Jew as greedy and wealth-centered. Perhaps the most cited and offensive statement in the 1991 play, the Death of Klinghoffer, a controversial American opera with strident anti-Semitic overtones, is the aria in which the murderer who actually kills the innocent, paralyzed, Mr. Klinghoffer, taunts him before shooting him and throwing him, still in his wheelchair, overboard, into the sea.

You are always complaining of your suffering, but wherever poor men are gathered they can find Jews getting fat. You know how to cheat the simple, exploit the virgin, pollute where you have exploited, defame those you cheated, and break your own law with idolatry. America is one big Jew.

I do not wish here to exhaustively trace the entire history of Jew hatred except to say that in many quarters little has changed, that hatred travels and takes on a life of its own. Jews are often depicted publicly and privately as rich and fat, as cunning and greedy. Perhaps these are the principle tropes that anti-Semites employ. Indeed, anti-Semitism is a strange and pernicious, but enduring hatred.

Wealth in Judaism

Nor do I wish to "prove" that there are no "Cheap Jews" any more than there are "Cheap Gentiles." There are both kinds. Still more, I

do not wish to attest to Jewish philanthropy; it is well-known, especially here in the United States. Now that I have discussed the Jewish view of ethics in the broadest sense, let's turn to some specifics. Presently, I simply wish to document the Jewish view on Wealth, and especially on Charity. Traditional Jewish literature is replete with references to both.

The Bible makes careful note that the three patriarchs, Abraham, Isaac, and Jacob, were all blessed with wealth. There is no doubt of this. Wealth, in the Hebrew Bible is explicitly considered a blessing, the conferring of God's good graces on one who is deserving of it.

In the case of Abraham, the bible states that God commanded "Abram" to:

{L}eave your land, your birthplace and your father's home... and I will make of you a great nation, and I will bless you, and I will make your name great, and you shall be a blessing (Genesis 12:2).

This verse presages Abram's future; he will have many children, wealth, and fame. Those are three wonderful blessings. What more can there be?

Let's look a bit deeper. First, he will be the father of a great nation. Next, he will be "blessed." The medieval and authoritative French exegete, known by the acronym, "Rashi" (1040-1105), succinctly states that the clause, "I will bless you," refers to "mammon," or wealth³. Indeed, the Bible states that Abram acquired much livestock, a sure sign of wealth in his time.

And then Abram took his wife... and all the wealth they accumulated and the souls they had made in Haran, and they left to go to the land of Canaan (Genesis 12:5).

Moreover, famously, Abraham⁴ overpaid a greedy Efron the Hittite for the "double cave" burial plot for his beloved wife, Sarah, in Hebron. It is stated that Abraham paid Efron with 400 large shekels, rather than commercial ones; this was considered an exorbitant amount (Genesis 23:16). Abraham wanted to ensure the continuity of his ownership of the burial cave against any and all future claims to it. He was prepared to pay the "full price" (ibid 23:9). This interpretation⁵ is based on the shortened spelling of the word "va'yishkol" for the payment of shekels. He clearly could afford the price.

Last, the threefold blessing concludes with a promise of Abraham's own greatness; his wealth shall be so great that Abraham himself

"shall be a blessing." The very next verse (Genesis 12:3) states that "all the families of the earth shall be blessed by you." According to Nachmanides, the soon-to-be called "Abraham" will set the criterion by which others following him shall be blessed.

Abraham's son with Sarah, Isaac, too was wealthy. Once again, the Bible expresses wealth as a divine endowment. Genesis reports:

Now Isaac sowed in that land and reaped in that same year a hundredfold measures; and God blessed him. And the man (Isaac) became rich, and continued growing richer as he became very wealthy. He had flocks of cattle sheep, and a great household, and the Philistines envied him (ibid. 26:12-14).

Finally, Jacob too fared well financially. In spite of Laban's efforts to deceive and cheat him, Jacob's wealth increased. Laban overtly exploited him; he changed his wages 10 times. When the flocks began to bear spotted young, Laban said that only the streaked young would be Jacob's. When they bore streaked young, Laban changed his mind and said that only the spotted ones would belong to Jacob (Genesis 31:4-9). But Jacob's flocks increased anyway.

Jacob had worked hard for Laban for 20 years. He was a faithful shepherd. He cared for the flocks day and night, in cold weather and in the blazing sun. The sheep and goats did not miscarry, but bore healthy young. He spent many sleepless nights watching over the flock. Jacob took personal responsibility for the animals that were killed or injured by wild beasts. He knew, however, that his success was due primarily to God's blessing (Genesis 31:38-42).

Later on, after having been enslaved, the Bible makes a point of stating that the Jews left Egypt "with silver and gold, and wonderful clothing... and God was merciful to the nation" (Exodus 12:35-36). Once again, the notion that money or wealth, somehow, is a "bad thing" is antithetical to Judaism. We see that, in general, Judaism thus views wealth positively, but belittles its naked and blind pursuit.

³The word "Mammon" means wealth, possessions, or riches. This same word appears elsewhere in Wesley's sermon in a negative context. The word is generally associated with the greedy preoccupation with "gain," to borrow Wesley's phraseology. It is not found in the Hebrew Bible, but is found in the Mishnah, and is likely of Aramaic or other Semitic linguistic origins. Depending on the translation, "Mammon" may also be found in the Sermon on the Mount (Matthew, 6:24).

⁴God had changed his name from Abram to Abraham some time after the birth of Yishma'el, saying that he will be the "father many nations" (Genesis 17:5), a statement from which his new, expanded name is derived.

⁵This is another interpretation by Rashi, citing, the Babylonian Talmud, Tractate Baba Metzi'a 97a.

Koheleth decries the emptiness of the pursuit of accomplishment and, in particular, wealth. Interestingly, King Solomon (also known as Koheleth, Ecclesiastes, or the Preacher⁶) whose kingdom and wealth exceeded that of anyone before and after him, was, in his dotage, desperately disconsolate with the scant intrinsic value of all that he accumulated. "Vanity of vanities, says Koheleth, all is vanity" (Ecclesiastes 1:2).

Essentially, "the preacher" says here that "it" is all nonsense. A former Hebrew speaking student of mine, in class, translated "vanity" as "B.S."⁷ The Hebrew word "hevel," which appears in the biblical text, is usually translated as vanity.⁸ It is an effete Hebrew word more properly translated as "breath" or "vapor," the kind that disappears quickly and cannot be captured by one's grasp. It is momentary, evanescent, or, in a word, without even a modicum of real value.

Koheleth searches for something - anything - more lasting, more permanent, and greater in its inherent worth. He had it all - wealth, wisdom, and power; he even had one thousand wives. For all his wisdom, he, perhaps, just had too much. Perhaps it all came too easily for him. He was blessed, but, in this salient biblical instance, found it wanting, but not evil. Instead, Koheleth advises that man should enjoy his toil, take a wife, and worship God.

That same God played cruelly with Job, in an enigmatic book by the same name. Job⁹ had been blessed by God with wealth and he lived a righteous life. He always avoided doing evil (Job 1:1). Satan contends that Job was good because he was so blessed. In a kind of bet, God allows Satan to take from Job all the blessings He had formerly bestowed on him. In one day, Job loses all his wealth and children; he is stricken with an awful skin disease. He searches for any explanation for his fate. In a remarkable statement of faith, Job states that:

"Naked did I emerge from my mother's womb, and naked I shall return there. God has given and God has taken away; blessed be God's name." In spite of this, Job did not sin, nor ascribe any wrongdoing to God (Job 1:22-23)

⁶It must be noted that there is much scholarly debate as to whether "Koheleth" indeed refers to King Solomon.

⁷The student did not use the abbreviated form. I agreed with him and added that were Koheleth writing today, he would probably use that same language.

⁸I would maintain instead that the word "vanity" is more often thought of as excess self-love, or conceit, rather than as something devoid of value.

⁹It should not be lost to the reader that Job was a Gentile.

He bemoans his condition, but never curses God; he accepts his God-given fate. For his steadfast faith, God rewarded him with double his prior life's conditions.

In Jesus' time, Jews were oppressed and desperately destitute; they were suffering under the mighty yoke of Roman power. The New Testament gives hope to the Jews:

No man can serve two masters: for either he will hate the one, and love the other; or else he will hold to the one, and despise the other. Ye cannot serve God and mammon (Matthew, 6:24).

Matthew, in contrast to the Hebrew Bible plays down the intrinsic value of wealth, which, not so incidentally, the Jews no longer enjoyed under Roman hegemony. In giving hope to the suffering, Matthew at once denies biblical Jewish values while uplifting the people. Judaism, itself, in contrast, sees no virtue in poverty¹⁰. In fact, Jews believe that man must make prosperity for himself in a manner similar to Wesley's adjuration "to gain"; he must create wealth on his own, of course, with God's blessing, as implied in the following story.

In the creation account, God commands man - on the final day of creation - to be "fruitful and multiply, fill the land and conquer it" (Genesis 1:28). Thus, through work and "conquest of the earth," man is destined, indeed commanded, to overcome hardship and advance himself in all worldly matters without exception. Whatever nature throws in his way, man must prevail. Thus, the status quo is never acceptable in Judaism; progress is biblically mandated.

When, later, Adam (and Eve, of course) fell from grace, God punished man by saying that the land itself will be cursed and will no longer merely produce for him without great human effort (Genesis 3:17). Man will no longer be able to live off the fat of the land. God banished man from Paradise, never to return, and commanded him to "work the land" (Genesis 3:23). So, later, when Cain offered God a sacrifice from the produce of the cursed land, He rejected his offer in favor of his brother's animal sacrifice.

Some argue that Cain's offering was rejected because it was fruit and not meat, which God, presumably would have favored. This is a distinct possibility. There is still another possibility. The text says that Abel brought God from the best of his flocks (Genesis 4:4), whereas the same language was not applied to Cain's offering in the very prior verse.

¹¹One notable exception to this were the Essenes who lived in the Dead Sea area.

In temple times, sacrifices were mandated by God. Jews were commanded to worship Him in the greatest manner of adulation. Jews were required to sacrifice the best fruit and animals that they could, and not reserve the better produce and livestock for themselves. Unqualified generosity to God, and by extension, to one's fellow man as His creation, was mandated.

When you enter the land I am going to give you and you gather its harvest, and you must bring the "Omer" of the first grain you harvest to the priest (Leviticus 23:10).

Man was created in God's image (Genesis 1:27). In order to show respect for God, man must also show respect for His ultimate creation, and not just to the priest who had no land. Jews who are so blessed with wealth are obliged to assist the needy who are unable to fend well, or at all, for themselves.

When you gather the harvest of your land, do not finish off the corners of your field while gathering; do not gather the droppings of your harvest. For the poor and for the foreigner shall you leave them. I am the LORD your God (Leviticus 23:22).

This is a positive command, not a voluntary action. Immanuel Kant might refer to this command as a "categorical imperative," something that must be done without question or hesitation. This brings us, more specifically, to Jewish Charity.

Charity in Judaism

The Hebrew word, which is translated as "charity" comes from the three lettered root Ž-D-K.¹¹ The noun form takes both masculine and feminine genders. The word, "justice," is formed from this root and is, interestingly, masculine. One may contrast this with the feminine form of Lady Justice in America, exemplified so well by the famous statue of a blind-folded woman holding a balanced scale in her hand, with a sheathed sword in her belt.

The feminine form of this root is what is commonly taken as meaning charity. One may thus say that charity and justice are related and intertwined concepts. Jews are mandated to re-balance a broken world,¹² which is filled with injustice by doing acts of charity and kindness.

Jewish charity has very early roots. By way of background, Jews believe that God dictated the Torah, or "teaching," to Moses and that he wrote it down by his own hand (Numbers 9:23 and Deuteronomy 4:44). Accordingly, this teaching is known as the "Five Books of Moses" or Pentateuch. These books contain the numerous laws, which God passed down at the time of the revelation at Mount Sinai.

Interestingly, and to the point, even before the eventful and historic revelation, and as recorded in Moses' books, there was a long-standing Jewish tradition in which Jews gave a 10% tithe. Abraham gave 10% to Melchizedek (Genesis 14:20) in gratitude after the former won a difficult military victory and the latter had blessed him. Furthermore, after his famous dream of the ladder with its angels ascending and descending on it, Jacob promises that he will give, in gratitude for His blessings, one-tenth of all that he receives from Him (Genesis 28:22).

Later in Moses' words, it is stated that one must provide a 10% tithe "from all the fruit of your seed, which comes from your fields yearly" (Deuteronomy 14:22). The tithe is a requisite minimum. Tithing¹³ is not voluntary; it too is "categorical imperative." In contrast to Wesley, the tithe is a minimum.

And Jews can exceed this mandate, at their choosing. While Jews believe both in an afterlife in which people are rewarded for their lives' net balance of virtues and vices, and in transmigration of the soul¹⁴, Judaism is far more a "this-worldly" faith than an "other worldly" one¹⁵. Accordingly, in Judaism, there is no mandate to impoverish or overly-burden oneself by giving more to charity than one is able to. It is not virtuous to become dependent.

In the famous story of Jacob's dream in which he sees angels going up and down a ladder, God provides him with numerous blessings. In the spirit of gratitude, Jacob states that "...from all that you give me, I shall give you a tenth" (Genesis 28:22). The verb regarding the giving of a tenth is indicated in a twofold format: "Aser a'asrenu..." Of this strange, iterative language, the Talmud states:

What is the verse that alludes to this maximum amount of charity? "And of all that you shall give me, I will surely give a tenth of it [aser

¹¹Hebrew words in general are formed around two-, but usually, three-letter roots

¹²The world "broke" when Adam and Eve fell from grace. Man's life was perfect until then.

¹³In the Hebrew Bible, there are numerous kinds of tithes. I have here merely scratched the surface.

¹⁴For this reason it is customary among Jews to name their children after their forebears, but not parents.

¹⁵The Zadokite sect, in contrast, did not, by most accounts, accept the notion of an after-life. This sect was often in conflict with the Pharisees.

a'asrenu] to you." The double use of the verb that means to donate one-tenth indicates that Jacob, who issued this statement, was actually referring to two-tenths, that is, one-fifth (Babylonian Talmud, Ketuboth 50a).

In this same Talmudic discussion, and inferred from the foregoing, it is noted that giving more than 20% is never required and is, indeed, eschewed in most instances¹⁶.

The sages mandated that one who gives to charity should not dispense more than one-fifth... so that he may not become destitute and require the help of others (Ketuboth 50a).

More recently, and in the same vein, it has been stated that:

One should not waste more than 20% (of one's income) except in support of matters having to do with health and life itself (Feinstein, Rabbi Moshe).

Jewish tradition is eminently focused on charity, short of impoverishment. One's wealth is considered a form of largesse attributable to the Master of the Universe. According to Job (34:11), "He repays the acts of man and allows him to find according to his ways." Now, we turn to the innate purpose of the Hebrew Bible in support of the erstwhile arguments.

Conclusion

One of the more provocative of Shakespeare's plays, mentioned earlier, is, of course, the Merchant of Venice. There, Shylock, the Jew, who has suffered a lifetime of persecution, discrimination, and repression, having had, as others of his faith, to resort to the hated pursuit of money-lending for his livelihood, an occupation in which Christians would not be engaged, and, no doubt pained beyond tolerance, expressed a poignant Jewish, nay human, sentiment well.

If you prick us, do we not bleed? If you tickle us, do we not laugh? If you poison us, do we not die? (Act III, scene I).

There can be no doubt that Jews have mightily and most positively contributed to the very foundations of western culture and beyond. I have attempted to cite only original biblical sources and early exegesis in this critical analysis in order to highlight the depth and tenure of the Jewish ethos. Charity is at the very soul of the Jew. As "Tevye the Milkman" in the classic musical Fiddler on the Roof so beautifully chanted: "Tradi-shun, Tradition"!

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¹⁶To the very rich, giving more than 20% may still leave them very well-off.