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When men lose their money, 1931.

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WHEN MEN LOSE THEIR MONEY

BY

RABBI ABBA HILLEL SILVER

AT

THE TEMPLE, SUNDAY MORNING

MARCH 15th, 1931

When men lose their money they are then tested as perhaps they are not similarly tested by any other experience in life short of grief, the loss of dear ones.

Under the searching and penetrating experience of the loss of one's financial resources a man reveals his true self, his strength and his weakness.

Some men when they lose their money go to pieces. It is hard, desperately hard, to come down in the world. It is so easy to rise, to become elevated on the ladder of financial success. But it is so desperately hard to be compelled to contract and to descend.

Some people take their financial losses as personal defeats, as a reflection upon their ability, often upon their character and they give way to this sense of defeat. They feel disgraced. In extreme cases, such people seek refuge and escape in some form of neurosis, in some form of breakdown. There are many people today who have lost their money and who this sense of defeat, worry, bitterness, this seeming hopelessness is driving to

all forms of nervous maladies and the deepest kind of pessimism.

I meet such people often and so do you. I try to strengthen their courage. Some times one succeeds, frequently one does not.

I think it would help all people to face their financial disasters now and perhaps in future times, if they would remember first of all, that business failure today is no reflection upon one's competence or ability or character. World forces control a world economic situation. The individual is just victimized by forces which he could not control, wise as he may be, or clever as he may be, or as resourceful as he may be. When a world condition overtakes a country he suffers inevitably, irrevocably.

There is no more shame attached to financial loss today than there is to loss of one's job through unemployment. Years ago when a man didn't have a job he was more or less ashamed of it because jobs were plentiful and an industrious, hard-working, enterprising laborer, would under normal conditions procure a job. And so his failure to procure a job was a reflection upon himself. He was made to feel that way. But today nearly six or seven million people who are hitting the pavements of our cities, were forced into that position, not because of any lack of character in them, any deficiency in their physical or moral makeup, but by something un-

warranted, some maladjustment unwarranted in our economic setup has suddenly driven these people from their jobs and driven them into painful idleness. So that no businessman or working man need to saddle himself today with the personal responsibility for failure of financial character.

These periodic panics force us to revise our notions about business success. We used to think that business success was due to one's capacities, one's business acumen, one's managerial genius and that one's consequential failure was due to the absence of these qualities.

Well we have, I am sure, in 1931, just as much of these qualities as we had in 1928, but there is no business.

And then too, men ought to remember in these days of depression, a truism which ought to be repeated over and over again. Not to lose courage.

Nobody seems to go to pieces as quickly as the successful businessman who has suddenly lost his money. Only weaklings lose their courage at the first defeat. A man's true measure is his capacity to overcome defeat, to rise on the rungs of failure. Brave men are not broken by one disaster or by ten, their characters are steeled, hardened and tempered by failure.

And at no time, my friends, was there such an opportunity for businessmen to display courage, stamina, moral resourcefulness than at this time. Men have faced greater calamities

in life with a greater measure of courage than is evidenced by some people engaged in business and industry today.

I recall that marvelous phrase of the great Helen Keller. This woman who was born blind, dumb, deaf and by means of sheer will power was able to rise above these terrific, almost crushing obstacles, to a rich and full and beautiful personality. She said: "The world is full of suffering but the world is also full of the overcoming of it."

When men lose their money, my friends, frequently the homes suffer. Unhappiness invades the home on the heels of a compulsory economic retrenchment and reorganization. Want is always an unwelcome guest. And want in the home is a mischief-maker of the worst sort. When members of the family are suddenly called upon to forego things which they had been accustomed to in years of plenty and prosperity and are forced to move into humbler quarters, to satisfy themselves with less costly raiment, to forego many of the pleasures and customs to which they were accustomed in years gone by when money was plentiful, some times, some members of the family become irritable, disgruntled and hot words are spoken, recriminations indulged in, and unhappiness comes to dwell in homes where men have lost their money.

Here again, one ought to remember, husbands, wives and children ought to remember this truism which can not be repeated too often, "Want and deprivation and suffering are really the true

tests of a home." It is the surest way to discern whether that home was built on the foundations of devotion, mutual sacrifice, loyalty, sympathy and understanding or whether it was built upon selfishness and cheap exploitation.

What is happening today in tens of thousands of American homes is the great challenge to the members of the home to give evidence of their generosity of spirit, of their fine human sensitiveness and their understanding of what makes a home.

When men lose their money they frequently become ungracious, hard, ungenerous in thought and act. They feel that they have been absolved somehow of their duty to perform those special obligations which they had been in the habit of doing when they had money. They cut down on their charities first. Before men cut down on their entertainments and their parties, they cut down on their charities. We saw that amply illustrated in our last campaign.

Our people had a different conception of charity. They didn't think very much of the man who gives charity when he has a lot of money. That man gives of his superabundance. That's really no charity at all. To them, charity was the act by which a man deprived himself of something which he needed and gave it to the man who needed it more. Therefore even a beggar must give charity, even the poor man who is knocking at the gates, (quote Hebrew

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of his recognition, of his social responsibility. The men who curtail their charities as soon as they feel the tinge of financial losses are unworthy of ever having enjoyed the gifts of God.

When men lose their money they frequently drop out of society, that is society with a capital S. Our society is built not upon character or upon achievement or family. Our society in this country is built chiefly upon money. When a man has money he is in; when a man has no money he is out. "The poor man", said the wise author of the Bible, "the poor man is quickly separated from his rich neighbor."

When a man is poor, in our civilization, he is of little worth; his wisdom, his judgment, his opinion is ^{not} ~~XX~~ held in high repute for it is not backed up by a bank account.

That phrase which I read to you this morning from the Book of Ecclesiastes is very significant "quote Hebrew

"The wisdom of the poor man is held in contempt and the foolishness of the rich men regarded very highly because there is money back of it."

Now men who lose their social position through loss of money ought to be comforted by the thought that to drop out of society is not to drop out of life. And that life still holds for them the same opportunities for fine contacts, for rich experiences, for attentive living as before; that outside of the narrow social clique

there is a great world of hundreds of thousands of interesting human beings who are the salt of the earth, who can make life interesting and charming for him.

I am of the opinion that the widespread depression in our country during the past year and a half, bringing as it does with it a great deal of hardship and suffering, will also bring with it some salutary and wholesome lessons to our people.

In the first place I believe that we will begin to practice and to preach again the old, homespun, old-fashioned virtue of thrift. You know in the last decade, particularly as a result of the acceleration for mass production and mass selling, a new economic philosophy began to gain headway among the American people, namely that a man should spend; that prosperity depends upon people spending their money instead of saving. They actually began to call saving, hoarding. Before long saving will be looked upon as a crime of the first waters.

And there are those who would have us believe that America would entirely regain its prosperity if Americans would just begin to spend.

I for one, am not at all convinced of that. I am of the opinion that that is bad economics and bad morals. The man who has a lot of money and is amply secure in his position ought to spend and spend as much as he wants to. But the little fellow

who has saved up but a very little, will be wise if he will hold on to it. For that's his only security. That's his only defence against want and destitution. No one will come to his rescue with beneficence or philanthropy when his little reserve is consumed.

Our over production in this country can be consumed and should be consumed by implementing people to increase their wages to buy more, not by asking people to consume their little savings and their reserves.

I think we have all of us been living on too lavish a scale. We have spent our incomes and more. In the years before the panic we spent for commodities consumed in 1928 moneys that we thought we would earn in 1929 and 1930. We consumed our future. And I believe that another salutary outcome of the experiences of the last eighteen months will be a keener realization of a measure of ^{there is} defencelessness and insecurity which ~~XXXXXX~~ in our life. We used to think that things would move on indefinitely, bigger and better. But they don't. We were made aware of it the latter part of 1929, how really defenceless we are against this sudden crumbling of this which we thought would endure forever. And as a result of this realization we will come to talk and think more seriously about the problem of unemployment and ways and means of establishing greater security in employment. And perhaps we will consider some of the measures which we talked about years ago, as not so fantastic and not so preposterous

as we used to think. There is worse. I believe that Americans are getting some sound realities today; that much of that poetic glamour, that romancing about the eternal security of the American system has been scrapped for the good of the country.

We are beginning to realize, those of us who have lost some of our economic confidence. We are beginning to realize for the first time in our lives, how four-fifths of our people are actually living, how uncertain and insecure are the economic foundations of their lives, how quickly a self-respecting, American workingman becomes a bedraggled specimen in a bread line or soup kitchen in prosperous America. It doesn't take long.

And I believe too, friends, some of us will begin to realize how wrong it was for us to stake all of our life's happiness on money, for money may leave us quickly and then we are utterly bereft. In our acquisitive eagerness, all too few of us laid up treasures within, and when outward treasures disappeared we were left completely impoverished, empty, flat.

Many of us have but one interest in life which absorbed us, dominated us. We lived with it, we ate with it. Our one interest was to have more, to acquire more. When we lost that which we had we felt ourselves completely crushed, humiliated, denuded as it were, and alone.

Suppose instead of having one interest in life we had many and this financial loss had overtaken us, why our life would go marching

on just the same. We would feel a bit scuffed but there would be so much else in our lives and we would carry on in self-confidence and wait for a better day. We could then have surmounted our obstacles and moved on.

Perhaps those who have lost their money will now realize that they have placed the wrong emphasis on one thing, or that they have placed the emphasis on the wrong thing. It is only when you suffer, it is only when you have experienced pain and sorrow and real bereavement that you are able to see through the medium of that sorrow and pain, your life's objectives in their true prospective and what yesterday seemed to you to be so important, today, because of the revolutionary experiences which have come to you, seem of little importance after all.

Perhaps we shall realize that in the past we have not had enough of fulness in our life, not enough of fulness and breadth and not enough of depth and profundity; that our lives lack their altar. Our lives were without their altars, without their shrine, without their sanctuary at which we ~~w~~ could worship ideals which far transcend the pursuit of the material things.

My friends, that simple, homely philosophy will come back to some of us, that what really counts in life is not what we get out of it in terms of things and possessions, in terms of beautiful homes, costly raiment and glittering jewels and much pleasure and ease, luxury. What really counts is not what we get out of it in terms of things, physical things, but what we put into life in terms of attitudes, in terms of ideas, in terms of aspirations, in terms of quality of mind and heart.

Across the portals of a Swedish Inn one descried ✓
the following quaint legend: "Traveler you will find here excellent
bread, meat and wine providing you bring them with you."

That's life, isn't it? You will find in life ✓
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Perhaps the philosophy of the American people will ✓
change a bit as a result of what has happened and instead of
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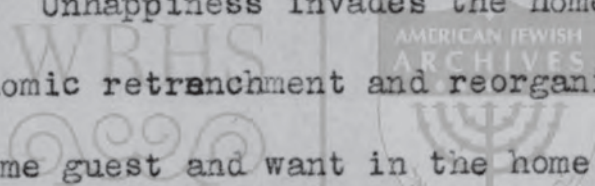
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And then too, men ought to remember in these days of depression and that's like a truism which ought to be repeated over and over again now. Not to lose courage. Nobody seems to go to pieces as quickly as the successful businessman who has suddenly lost his money. Only weaklings lose their courage at the first defeat. A man's true measure is his capacity to overcome defeat, to rise on the rungs of failure. Brave men are not broken by one disaster or by ten, their characters are steeled, hardened and tempered by failure. And at no time, my friends, was there such an opportunity for businessmen to display courage, stamina, moral resourcefulness than at this time. Men have faced

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Perhaps we shall realize that in the past we have not had enough of fulness in our life, not enough of fulness and breadth and not enough of depth and profundity, that our lives were driven into one narrow channel and kept there. Our lives lacked multiplicity and the experience of many contacts. Perhaps we will realize now that we have a moment to pause, that our lives lack their altar. Our lives were without their altars, without their shrine, without their sanctuary at which we could worship ideals which far transcend the pursuit of the material things.

My friends, ~~XXXXXXXXXX~~ that simple homely philosophy will
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come back to some of us ~~XXXXXXXXXXXXXXXXXXXX~~ ~~XXXXXX~~ is not what we get out
of it, ~~XXX~~ in terms of things and possession, in terms of beautiful homes
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1. When men lose their money - they are Tested. Under the searching + penet. Exp. their reveal their strength + their weakness -

(1) Some men go to pieces - It is hard to come down in the world - Easier by far to go up - Men talk their financial losses as personal defeats - and they give way to defeat. - ^{who's good} ~~who's good~~ Self-depreciation. lose grip on will - In extreme cases they seek refuge in neurioses - in a nervous break-down.

(2) There are many such in our land to-day ^{for many, very many have lost their wealth} worry over the loss, their money has driven to driving thousands to psychic depression, to nervous maladies - to diastolic pericardium.

2. Such men, whose fin. situation has been severely shaken or undermined, ought to remember -

(1) Failure to-day is no reflection on a man's ability - Certainly no index to character. World press has attacked our Econ. life. - and the worst + most astounding has been overwhelmed - There is no shame attached to-day to loss of money - any man - to loss of employment.

Both are results of malady in our Econ. system - and no single individ. man responsible himself with a man's guilt, other his

There isn't any part. Isn't merit to the man who made a lot of money on the stock exchange or even in the '21 or '28 or '29 - + there isn't any part. desert in the man who lost money in '30 - or '31.

To panic destroys all our favorite notions of success as being due to thrift, abstinence, hard work, managerial

gerious a Mr. argument. There is a man
of all this in 1931 as in 1929. But there
is no business!

(2) Buy it not to lose courage or faith in us.
Only weaklings yield to first blows. A
man's measure is his capacity to surmount
defeat — The brave man is not broken
by his ~~first~~ frustration — but steeled, hardened
& tempered by them. — At no time has
there been the effort to display real
moral courage — real stamina — as in
the wide-spread ~~defeat~~ losses & blows
suffered by our res. men —

(3) Frank Helen Miller blind, dumb, deaf —
used to say: "Altho the world is full, suffering —
it is full also, the occurrence of it" —

3. It is time when men lose their money — their
home ^{homes} suffer from it. — Unhappiness unhappiness
it is heeds of an enforced economy & repa-
nization. — Want is an unwelcome guest
within a home & a smothering master —
Members of fam., long accustomed to the sa-
tisfaction of all their wants, to plush, luxury —
feel under necess. & done without —
of money into new undertakings —
& buying less exp. for argument — They want
it — Thus are framed — rearranged —
lost unhappiness —

(1) But faith should remember that just such trying times test the sp. quality, a hero - whether real affection - mutual devotion - sac. legalities - and foundations of ^{relationships} ~~cheap~~ exploitation. A hero is tested by suffering. Such times are a challenge to a free person's sharing of burdens & to sympathy & understanding.

4. If times when we lose our money - ^{money} ~~become~~ ^{ungracious} - hard - ungenerous in that fact - ~~ungracious~~. Their loss seems to ~~abolish~~ ^{abolish} them of ^{all} social obligations - Their charities as the first to suffer - They will cut down on their char. long before they cut down on their ^{style} ^{living} - as their parties & entertainments. ^{Ample} evidence in our last campaign - Our Rabbi declared: ^{אין אדם יכול לזנוח} ^{אם אין לו כסף} - This link with fr. - ^{אין אדם יכול לזנוח} ^{אם אין לו כסף} - how one can be charitable when he has none, he needs - When you have suffered losses - thank the time to thank those who suffer want!

5.

5. When - some times forced to drop out ^{"The Jew is separated from his real neighbor"} ^[Society]. For our soc. not built on family, character, achievement or learning - but money. When you have it - you are in. When you haven't it - you are out. Reflex of our acquis. civilization - ¹⁹²³ ¹⁹³² ¹⁹³³ ¹⁹³⁴ ¹⁹³⁵ ¹⁹³⁶ ¹⁹³⁷ ¹⁹³⁸ ¹⁹³⁹ ¹⁹⁴⁰ ¹⁹⁴¹ ¹⁹⁴² ¹⁹⁴³ ¹⁹⁴⁴ ¹⁹⁴⁵ ¹⁹⁴⁶ ¹⁹⁴⁷ ¹⁹⁴⁸ ¹⁹⁴⁹ ¹⁹⁵⁰ ¹⁹⁵¹ ¹⁹⁵² ¹⁹⁵³ ¹⁹⁵⁴ ¹⁹⁵⁵ ¹⁹⁵⁶ ¹⁹⁵⁷ ¹⁹⁵⁸ ¹⁹⁵⁹ ¹⁹⁶⁰ ¹⁹⁶¹ ¹⁹⁶² ¹⁹⁶³ ¹⁹⁶⁴ ¹⁹⁶⁵ ¹⁹⁶⁶ ¹⁹⁶⁷ ¹⁹⁶⁸ ¹⁹⁶⁹ ¹⁹⁷⁰ ¹⁹⁷¹ ¹⁹⁷² ¹⁹⁷³ ¹⁹⁷⁴ ¹⁹⁷⁵ ¹⁹⁷⁶ ¹⁹⁷⁷ ¹⁹⁷⁸ ¹⁹⁷⁹ ¹⁹⁸⁰ ¹⁹⁸¹ ¹⁹⁸² ¹⁹⁸³ ¹⁹⁸⁴ ¹⁹⁸⁵ ¹⁹⁸⁶ ¹⁹⁸⁷ ¹⁹⁸⁸ ¹⁹⁸⁹ ¹⁹⁹⁰ ¹⁹⁹¹ ¹⁹⁹² ¹⁹⁹³ ¹⁹⁹⁴ ¹⁹⁹⁵ ¹⁹⁹⁶ ¹⁹⁹⁷ ¹⁹⁹⁸ ¹⁹⁹⁹ ²⁰⁰⁰ ²⁰⁰¹ ²⁰⁰² ²⁰⁰³ ²⁰⁰⁴ ²⁰⁰⁵ ²⁰⁰⁶ ²⁰⁰⁷ ²⁰⁰⁸ ²⁰⁰⁹ ²⁰¹⁰ ²⁰¹¹ ²⁰¹² ²⁰¹³ ²⁰¹⁴ ²⁰¹⁵ ²⁰¹⁶ ²⁰¹⁷ ²⁰¹⁸ ²⁰¹⁹ ²⁰²⁰ ²⁰²¹ ²⁰²² ²⁰²³ ²⁰²⁴ ²⁰²⁵ ²⁰²⁶ ²⁰²⁷ ²⁰²⁸ ²⁰²⁹ ²⁰³⁰ ²⁰³¹ ²⁰³² ²⁰³³ ²⁰³⁴ ²⁰³⁵ ²⁰³⁶ ²⁰³⁷ ²⁰³⁸ ²⁰³⁹ ²⁰⁴⁰ ²⁰⁴¹ ²⁰⁴² ²⁰⁴³ ²⁰⁴⁴ ²⁰⁴⁵ ²⁰⁴⁶ ²⁰⁴⁷ ²⁰⁴⁸ ²⁰⁴⁹ ²⁰⁵⁰ ²⁰⁵¹ ²⁰⁵² ²⁰⁵³ ²⁰⁵⁴ ²⁰⁵⁵ ²⁰⁵⁶ ²⁰⁵⁷ ²⁰⁵⁸ ²⁰⁵⁹ ²⁰⁶⁰ ²⁰⁶¹ ²⁰⁶² ²⁰⁶³ ²⁰⁶⁴ ²⁰⁶⁵ ²⁰⁶⁶ ²⁰⁶⁷ ²⁰⁶⁸ ²⁰⁶⁹ ²⁰⁷⁰ ²⁰⁷¹ ²⁰⁷² ²⁰⁷³ ²⁰⁷⁴ ²⁰⁷⁵ ²⁰⁷⁶ ²⁰⁷⁷ ²⁰⁷⁸ ²⁰⁷⁹ ²⁰⁸⁰ ²⁰⁸¹ ²⁰⁸² ²⁰⁸³ ²⁰⁸⁴ ²⁰⁸⁵ ²⁰⁸⁶ ²⁰⁸⁷ ²⁰⁸⁸ ²⁰⁸⁹ ²⁰⁹⁰ ²⁰⁹¹ ²⁰⁹² ²⁰⁹³ ²⁰⁹⁴ ²⁰⁹⁵ ²⁰⁹⁶ ²⁰⁹⁷ ²⁰⁹⁸ ²⁰⁹⁹ ²¹⁰⁰ ²¹⁰¹ ²¹⁰² ²¹⁰³ ²¹⁰⁴ ²¹⁰⁵ ²¹⁰⁶ ²¹⁰⁷ ²¹⁰⁸ ²¹⁰⁹ ²¹¹⁰ ²¹¹¹ ²¹¹² ²¹¹³ ²¹¹⁴ ²¹¹⁵ ²¹¹⁶ ²¹¹⁷ ²¹¹⁸ ²¹¹⁹ ²¹²⁰ ²¹²¹ ²¹²² 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6.- Salutory results of widespread depression.

(1) Thrift. - A new ^{eco}phil. has gained headway - as hecl
& mass. production & need & selling more & more.
A man should spend. - Prosperity depends on
spending - Saving is now called hoarding!
+ Save will be regarded as a crime.
American econ. would reverse prop. by
urging people to spend & buy. This is bad
econ. & bad morals. The man who has
a lot - may buy all he wants. The
little fellow - better fast - for no body is
coming to his rescue when his money
is gone - & he is out of job -

High-pressure salesmanship - we up now
what he will or may earn next year!
Stimulation of Econ. progress is to stimulate
consumption than by higher wages - & at the
expense of the balance of trade.

(2) Realization of ^{many} defenceless & in one Ec. order
- Turn our thoughts to unemployment - problem
old-age - need & creating greater security
by planning - control - insurance

(1) We realize how flimsy base - how uncertain are
their Econ. foundations - How quickly a self-
respecting man is forced to the bread-line &
the Soup Kitchen - in prosperous America -

(2) Perhaps ^{remedies} remedies - radical - practical - and not
new to rad. or pract. now -

7. Perhaps too, it will really, how unwise it is to trust all our happiness on money. For money may go leaving us suddenly - & then we are utterly helpless - no treasures within! No inner light!

(1) Then the loss of money means a complete & total catastrophe. You are left defeated - impoverished - empty - flat.

(2) But suppose acc. & misfortune was only one out many adversities in your life - rest & you could go on working on. Then will be pride to maintain you - not confidence in the worth - whenever, & an life to comfort you - can over defeat & carry on!

8. Perhaps too the men who have lost money will not vol. Thompson paint it down.

(1) that placed emphasis on wrong things - things down

(2) others - centralized their lives to them lives

(3) Not enough of fullness & breadth - the emphasis to variety & interest and

(4) Not enough depth & profundity.

(5) Their lives without an altar -

(6) What really counts is not what we get out steps in money & things - but what we put into life in those attitudes - aspirations - in [qualities] mind & heart -

(7) Then a Swedish man - "You will find here excellent bread, meat and wine, provided you bring them with you" -

(8) Not giving - rather > getting

1. When men lose - tested. Under searching - reveal

2. Some men go to pieces - It is hard -

- Take finan. losses as personal defeats -

- Give way - disgraced - Extreme Cases

- many such to-day - driven.

3. Such men - should remember -

(1) Failure no reflection - World passes -
- no shame - need saddle - no part.
ment - Panic destroys -

(2) Ought not to lose courage - Only
wealthy - Man's true measure -
Brave man - not broken - steels
- at no time - opport. to display

(3) Man's Helen Keller - "World full -

4. Homes - Unhappy mirades - on heels -
want an unwelcome - Fret -

(1) But folks must remember -

5. Become ungracious - hard - ungenerous -

absolve - charities - Campaigns -

- it is - Any one can be charitable -

6. Drop out of Society - In an soc. is built -

"The poor is separated from his rich neighbor"
הענין נפרד מהעשיר -

- had not lament

7. Salutary.

① Thrift - new philos - Man who has
a great deal -

- High pressure salesmanship

- stimulate consumption

8. Realization of measure / defences measures

① - Turn on this to problems, knowledge.
old age -

- need of creating greater security

(2) Realize 4/5 - How uncertain

(3) Perhaps Unneeded