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When Men Miss their Goal and Lose their Money, 1951.

WHEN MISS THEIR GOAL AND LOSE THEIR MONEY January 14, 1951

Many of you will recall, I am sure, a book written to the end of the 12th century, "The Duties of the Heart", written by Bachya ben Joseph ibn Paquela translated by Jehuda ibn Tibbon. This book was one of the most popular and most widely read and most edifying of Jewish literature. As the tital indicates, it is devoted not to the matters of ethical conduct, the observance of the Law and the duties of man to his fellowmen and the responsibilities of a man to his neighbor, but it is devoted almost entirely to the inward duties of the heart; in other words, the right attitudes to the moral intentions of human conduct which are in many ways more important than the moral conduct itself, because a man very often obeyed the Law out of very selfish and worldly motives.

This book, "The Duties of the Heart", is divided into ten sections or ten "Gates" beginning with the Gate of Divine Unity, the , and it discusses in turn such subjects as Divine Worship, Trust in God, the Consecration of a Man's Actions to God, Humility, Repentance, Self-Examination, the Love of God, and similar attitudes of the human soul.

The eighth of the ten Gates is called "Taking Account of One's Own Soul"; in other words, spiritual stock-taking. And among the things which a man should take account with his soul and ponder over, one reads in this chapter of the duties of the Heart" the following:

A person who has means should take an account with his soul as to the manner in which he acquired them and as to the modes in which he expends them in the fulfillment of his duties to the Creator and in the discharge of his just obligations to his fellowmen. A man should not think of his money that it will always stay with him; he should know that it is deposited with him as a trust for as long as the Creator wishes it to be in his possession, after which God puts it in charge of another person whenever He pleases. When the possessor fully realizes this, he will not fear the mishaps that time may bring to him. If the money remains with him, he will be grateful to the Creator and will laud Him. If he loses it, he will be resigned to his fate and will submit to the divine decree. It will seem easy to him to make proper use of it, expend it in the service of God, blessed be He, do good with it and

ultimately give back what had been entrusted to him and surrender the trust.

And he continues, Bachya ibn Paquda:

A man should take account with his soul when mishap befalls him, either physically or in his property or in any of his affairs. He should accept everything that comes from God with joy; bear the burden laid upon him, as one submitting to God's sentence and not as one exasperated at the divine decree, as it is written, "And I will wait upon the Lord, that hideth His face from the house of Jacob, and I will hope in Him." He should not be like the one of whom it is said: "And it shall come to pass that when he will be hungry he will fret himself and, turning his eyes outward, curse his king and his God." Consider, my brother, the ten trials with which the Omnipresent tried our Father, Abraham. He would not have praised the Patriarch for enduring these trials, if Abraham had not accepted them from his God willingly and with a good heart, as it is said "And Thou foundest his heart faithful before Thee." On the other hand, those who went forth from Egypt incurred condemnation and rebuke in the Wilderness, only because they were fretful and their hearts were not contented with God and His prophet, as it is said: "Nevertheless they flattered Him with their mouth and with their tongue they lied unto Him, but their heart was not right with Him." Many times they showed themselves rebellious and in revolt against God and annulled His covenant even as you find them, on every occasion, longing to return to Egypt and committing similar sins. Proper submission to trials is a good quality; but a submission that is forced brings neither reward nor forgiveness. Consider, therefore, my brother, the two kinds of submission and note the difference between them. You will then perceive that there are three ways of bearing trouble: (1) bearing it in God's service; (2) bearing it so as not to rebel against Him; (3) bearing the troubles that come in the natural course of events. This third class falls into two sub-divisions: (a) sustaining a loss that has been suffered; (b) deprivation of something desired. Whichever it be in your case, it is either a punishment which you have incurred and through which you will obtain forgiveness for your iniquity, or it comes to you originally from God as a trial and test/for this the Creator will increase your recompense and magnify your reward. To whichever of these two subdivisions it belongs, it is proper that you accept whatever comes to you from God, with good will and submissively, as David, peace be unto him, said "All the paths of the Lord are kindness and truth unto such as keep His covenant and his testimonies." For if the purpose of the evil that has befallen you is to expiate your iniquities, it is the truth. And if it come in the first instance from God to give you in return the good reward for patiently bearing the trial, it is a kindness. Hence, it must be either a kindness or truth. If you earnestly reflect on these themese, the result of your patient bearing will be good and the reward will be assured. Therefore, brother, do not neglect to fix your mind on the theme constantly so that your patient submission to God will be strengthened, and it will be easier for you when the pain of misfortune and bitterness of the burden enter your consciousness.

I suggest, dear friends, that whatever can be practically and helpfully said on the subject, "When Men Miss Their Goal or Lose Their Money", has been said here in these quotations which I have read from the book, "The Duties of the Heart". It needs pondering. "A man should not think of his money," wrote Bachya, "that it will always stay with him." Now, when we reflect, we quickly acknowledge that this is so, but we do not always act accordingly.

We realize that life is a revolving wheel. In a few short years we have seen some rich men lose their fortunes and some poor men come into possession of great wealth. We have seen sometimes individuals suffer loss, real loss, and at other times whole classes of men and women, as in the case in a financial panic or as the result of a social revolution in a country. The ups and down on the economic ladder are frequent and sudden and unpredictable. It is a common phenomenon to observe the case of a parent who started out life poor and became rich, and of their children who started out life rich and became poor. And in the lifetime of a single individual there are often cycles of prosperity and adversity, of affluence and of want.

Now, people see all these mutations of fortune all around them constantly; and yet many of them act as if "their money will stay with them always"; as if for some strange reason they are secure and immune! And in consequence to this attitude they struck life with a proud assurance, with an arrogance, with a spiritual callousness, which are both unworthy and unwarranted until the unexpected catches up with them, and they fall dazed and broken into the pit of despondency. Such people do not take to heart the admonition of our author that their money and possessions are only "deposited with them as a trust for as long as the Creator wishes it to be their possession"; a trust to be properly and wisely and helpfully administered, with a sense of responsible stewardship and to be returned when ask, to be returned in quiet resignation. "If the money remain with them, they will be grateful to the Creator and will laud Him. If they lose it, they will be resigned to their fate and will submit to the divine decree."

Note here that Bachy does not counsel men to bear their losses and their burdens with a sense of permanent defeat. He counsels them to bear their burdens with fortitude and resignation, but not to accept them as permanent defeat. Quite the contrary. He advises men to look upon defeat as a temporary setback, upon retreat as a sort of a strategic withdrawal. A man should never give up hope and striving. I think it was Edmund Burke in his old age, when he grieved for the loss of his son, brokenhearted, that he wrote, "Never despair. But if you do, work on in despair."

A man should not act, when he has encountered, failure, defeat, loss, "as one exasperated at the divine decree", sullen, rebellious, fretful. He quotes Isaiah: "I will wait upon the Lord even when He hideth His face from the house of Israel and I will continue to hope in Him." Not to become bitter or resentful is to make it easier for ourselves to bear "the pain of misforture and the bitterness of the burden". That is good, sound advice - good, sound advice.

It is possible, dear friends, to exaggerate the satisfactions of making money as well as the deprivations in losing money. In our present-day material civilization, especially in our own country where wealth could be so rapidly accumulated and became in the process of accumulation the primary gauge of a man's success in life - I say it is quite difficult at the present time for us to realize that in other ages and in other cultures, there were quite other standards of human success, quite other evaluations. It is difficult for us to conceive that there were people in the world, intelligent people, wise people, who wooed and welcomed poverty and voluntarily renounced wealth and the possession of worldly goods. And yet, if you read history, you will come across frequently in the pages of history the story of groups and classes of men in every country and in every age, who preached and who practiced voluntary poverty.

Some of the greatest religions of mankind - Christianity, Islam, Hinduism - extolled the ideal of poverty and regarded money and possession not only as unimportantbut as a hindrance to self-perfection and to perfect happiness.

The Indian society, for example, the highest caste, the most respected and envied caste is that of the Brahmin. The ideal Brahmin was a man who possessed absolutely nothing but a staff and a bowl with which he begged for alms. His poverty was the badge of his honor. It was a welcomed way of life for him because he had something that belonged to him far more important than the possession of things. He sought freedom and spiritual development for self-perfection and he looked upon the possession of things, such as riches and money, as chains that shackled him and kept him from his magnificent adventure to find perfection and perfect happiness. Both Hinduism and Buddhism encouraged the ascetic life and the founding of societies of men where monasticism and asceticism and the renunciation of property and possession were practiced.

It may come to some of you as a surprise that evangelical poverty was throughout its history an essential feature of Christianity. Poverty was not looked upon as a misfortune or as a punishment, but it is glorified as an ideal. In Matthew we read that a young man came to Jesus and said to him, "Master, what good deed must I do to the obtain eternal life? And Jesus said unto him, Keep the Commandments." And/young man do said, "I have obeyed the commandments. What/I still lack?" Jesus said to him, "If you want to be perfect, go, sell your property and give the money to the poor. Then come back and be a follower of mine." The story continues that when the young man heard that, he went away much cast down, for he had a great deal of property. Jesus said to his disciples, "It is clear that it will be as hard for a rich man to enter the kingdom of heaven as it is for a camel to pass through the eye of a needle."

Monasteries, nunneries, orders like the Franciscan Order founded by the poor man, St. Francis, were built upon voluntary poverty. The vow which men and women took was a self-imposed discipline for the godly life. We find that also among the Greeks and the Romans, whole schools of philosophy, composed of the cynics and the stoics, deprecating the possession of money and wealth as stumbling blocks in the way of the contented and the satisfied harmonious life of man.

That is true also of Mahammedism. There were many important mystic sects in Islam in which voluntary poverty was an essential teaching, an essential doctrine in their pattern of life. We come across such prayers as these among the Sufis, the mystics of Islam. "O God, let me live poor and die poor and rise from the dead among the poor." In the ninth century we find in the writings of another Sufi, "Do not take anything from anyone, nor ask anything of anyone, nor have anything that you can give to anyone."

It is difficult for us today to understand the psychology of such people, but the psychology was there and the people were there. All shared the common fear that wealth and possession somehow would enslave the people. What they wanted most of all was the liberation of their lives. Our own religion, Judaism, which practiced ethics, seldom went to such extremes. There is no monkery in Judaism, no monasteries. Monastic life was never encouraged. Poverty was never looked upon as a blessing in itself, or wealth, for that matter, as an evil in itself. The Rabbis and the writers of the Bible that there were many evils of poverty.

"Poverty in a man's house is as hard as 50 graves combined," said one of the Rabbis.

"All the brothers of the poor do hate him, "says the Bible. How much more do his friends go far from him." A poor relation has been defined as "one who is distantly related but not far enough removed".

And our religion also saw the evils that may go with wealth.
"He who increases his possessions, increases his heartaches, his worries."

"A man who spends too much of his time in the acquisition of things will never grow really wise." But unlike the Sufi of Islam who pray, "O God, let me live poor and die poor," the prayer which we find in the Book of Proverbs, a very beautiful prayer of Judaism, was this:

"O God, give me heither poverty nor wealth."

"Just give me enough to live on of the things that I really need."

Our religion never looked upon wealth as the "the highest good of life". It never regarded the pursuit of it as the chief opportunity for a man made in the image of God. It never looked upon life as having lost its meaning or its purpose whenever a man loses his money. Never!

Perhaps the genius of our religion and its philosophy on this subject is best expressed in a noted saying of one of the Rabbis of the Talmud. Dommenting on this in the Book of Deuteronomy, "And thou shalt save thine enemy in want of all things."

The Rabbis asked what is meant by "want of all things". What does a man really want of all things? And Rabbi said, "We have a tradition that no one is poor save he who lacks knowledge."

And they continue, the Rabbis: "In the West there is a proverb, (the West meaning Palestine)" "He who has this (that is, knowledge) has everything; he who lacks this, what has he? Has one acquired this, what does he possess?"

"No one is poor save he who lacks knowledge." Now, knowledge does not mean just book learning. That is only one type of knowledge. A man with a college education may be a god-awful fool. He may be in wisdom and poor in understanding and poor in the grasp of the fundamentals of human existence and proper human behavior. Knowledge means

knowledge of God, ethical knowledge, the know-how of living, an acquaintance with those activities of the mind and of the soul and those

those duties of the heart which make for strength and courage and dignity, inner harmony and contentment, regardless of what our economic circumstances might be and of how they change.

I should like to distinguish between two words - wealth and money. Wealth is much more than money. Character is wealth; courage is wealth; reputation is wealth; friendship is wealth; love if the richest capital in the world; learning is wealth; wisdom is wealth. The Bible says, "Wisdom cannot be gotten for gold; neither shall silver be weighed for the price thereof. Its price is above rubies." The capacity to appreciate and to enjoy the true and the good and the beautiful - why, that's

wealth. That's the open sesame to treasure troves of magnificent living. And all this wealth, which is not money, can be had by man for the asking, can be had by man for the effort, and need never be lost - need never be lost. And there are things, by the way - these things - which cannot be bought with money at all.

These are the treasures which one lays up in the haven or in the heaven of one's innerrlife, inside one's self, where moth and rust cannot corrupt, where thieves cannot break through and steal - to use the metaphor of the New Testament. The loss of one's money involves no loss of these inner treasures, which are far more important for the wholesome and contented life of man than material possessions. He who has them is never bereft. He who has them can never be shattered by economic reverses.

I received this week a card from one who attends our services each week regularly. He heard that I was going to speak on the subject, "When Men Lose Their Money",
and he sent me a quotation for which I am very grateful and which I am going to read
to you, a quotation from George Horace Lorimer, for many years editor of the Saturday
Evening Post. He wrote, "It is a good thing to have money and the things that money
can buy, but it is good, too, to check up once in a while and make sure you haven't
lost the things that money cannot buy."

so much for one's losing money. And it holds equally true of one's missing one's goal in life. The question is, what goal does one really miss? What is it that you want out of life? If your one, exclusive goal is to make good in business, in a profession or a job, then when you miss that goal, you are really desolate, because you have missed everything. But success in such a limited field as one's business, one's profession, one's job should be only part of a comprehensive goal of human life, and the comprehensive goal of human life is to achieve a well-rounded, many-sided and integrated existence which is a composite of one's private career, social responsibilities and one's self-improvement. It is to succeed in life not only in business or profession, but to succeed as husband, as wife, as father, as mother, as son or daughter, as citizen, as friend, as the builder of the good society. And even if we miss

our specific goal - that is, the lessen goal in life - as most men do, and even if our attainments in our chosen field fall short of our anticipations, there is still left for every human being a vast field of creative and soul-satisfying endeavor, the goals which one need never miss. For in the very effort to reach that goal, the goal is already involved - the compensation is already there. Great goals, my friends, goals worthy of the God in man, are seldom ever attained, but the very pursuit of them is a form of attainment. In the pursuit of them, one is exalted and rewarded, even if the pursuit involves sacrifices and heartaches.

It is told of an Indian chief who asked his three sons to climb a steep and difficult mountain and to bring back to him something from the level of the mountain which they succeeded in reaching in their climb. And at sundown the three returned. One of them had climbed half-way up the mountain and brought back some rare flowers to show to his father as the result of his effort through the day. And the other son had climbed fairly two-thirds up the mountain, and he brought back some rare stones which he found there. The third son had climbed clear up to the top of the mountain and came back empty-handed, and he said to his father, "The height which I reached was above the timber line and nothing grew there. It was solid rock and I could extract nothing from it." But he contained, "But father, from the height that I reached I could see the sea." He had never seen it before. In his handshe had nothing to show for the day's hard climb and k bor, but in his soul there was a song which would sing forever in his life. He had seen the sea. New horizons had opened up before him.

That's the reward which one gets, dear friends, when he sets for himself a high goal, the highest goal. Materially it may not pay back any rewards, but inside of himself he has accumulated a knowledge that he can speak to us about. No wonder that the Rabbis said that the lights of Chanukah

Their careers were too much with them. They wanted to be just themselves, human beings, who have just a few brief years to live in this wonderful world, so full of mystery, so full of grandeurs, so much to learn, so much to contemplate and where the tentacles of life have pulled at them in every direction.

Well, we can't always be free - certainly not in the kind of a world in which we live, this practical world of ours. But it is good to try to have a little time just for ourselves and in a little world just for ourselves. A human being should have more than one world to live in. And this citadel which you build for yourself, no ememy will be able to invade. That will be your refuge and yourstronghold, your isle of peace in a turbulent world.

Well, there's much more to be said on this subject. Perhaps what I have said will tempt you to go back to Bachya ben Joseph ibn Paquda and read his "Duties of the Heart".

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