

## **"FOR PROPHET VENTURES"**

*Rosh Hashanah 5768 – Wednesday, September 12, 2007*

*Congregation B'nai Jehudah – Overland Park, Kansas*

*Sermon by Rabbi Neal Schuster*

How good of a job do we do at making the world a better place?

I mean, this seems like a pretty fundamental question to be asking ourselves. After all, making the world a better place is really what it's all about for us in Judaism. Tikkun olam, repairing the world.

It's at the heart of the Jewish sense of mission and purpose in the world.

And this audacity to think that we can make a difference in the world is at the core of who we are, and how we approach being a part of the world.

It's at the heart of the Jewish message in the world: tikkun olam – let's fix what's broken about the world and make things better!

So, given all of this, it seems like a pretty important question to ask ourselves: how good of a job do we do at making the world a better place?

Well, I think that there are some things that we are very good at: I think that we are very good, in a lot of ways, at meeting urgent and immediate needs – feeding the hungry, responding to emergencies, collecting school supplies, and peanut butter, and bringing in bags full of food for Harvesters. (And, remember to pick-up your grocery bags and bring them back full.) We tend to be very good at doing things that speak to obvious and basic needs where the positive impact is self-evident and immediate.

And all of these things are important. I want to make sure I am clear about this. These kinds of projects are vital and essential and we should not stop doing them or do them any less.

But still, we should also be honest with ourselves. This kind of collect and give-away tzedakah, how effective is it really at making the world a better place. I have to wonder sometimes whether it is more effective at making us feel good about ourselves than it is at making real and long-term differences in the lives of the people we help.

After all, what happens when the food we collect has been eaten? What happens when the school supplies we provide have been used up, the clothes outgrown, and the peanut butter sandwiches all distributed and eaten in a handful of minutes?

What's our goal in all of this? Is it to make it so that, for a short while, for the people we help, it is slightly less miserable to be poor? Or is it to make it so that people don't have to be poor at all?

What is better: for a family to know that they can count on our beneficent generosity to provide the school supplies they need each year; or for that family to gain the means by which they will no longer need our donated school supplies?

Again, to be absolutely clear: this does not mean that we should stop donating the school supplies. It does not mean that it is not essential for us to donate bagsful of food to Harvesters. Alleviating immediate need is vital and worthwhile. But only doing these things is just not enough.

At best these activities alleviate some of the immediate, short-term needs of people. But in some cases, these things can become self-indulgent ways to feed our own patronizing sense of virtue. And even worse, in a strangely counterintuitive way, consistently providing people who are in need, with what they need, can have the negative effect

of removing the pressure to improve their situation.

Now, this counterintuitive economic reality should not be twisted into refusing to help people "for their own good." But as we have seen in our own country, it is one thing to help people when they are down. It is quite another to help them in ways that keep them down.

So what can we do? How can we approach this issue in a way that is not simply about making it less miserable to be poor, but, rather, focuses on making it more possible for people to pull themselves up out of their poverty?

Well, maybe the Torah has something to teach us in the matter. So what does the Torah say about poverty? Not surprisingly, the Torah does have something to say about how we relate to the poor in our society. Also not surprisingly, what it has to say about it is completely bizarre and confusing.

So what does it say? In Deuteronomy 15, Parshat Re'eh, it starts out by telling us, "there shall be no poor among you." After all, God is going to bless us greatly.

Then, it then proceeds, a few verses later, to instruct us in what we should do "if there is among us any poor person from among our brethren or from among those within our gates in the land that God gives us..."

So the section starts by saying, there shall be no poor among you. By the way, if there happen to be any poor people among you, here is what you should do....

Finally, just a few verses later, it tops it all off by informing us, much to our dismay, that "there will never cease to be those among you who are poor in your land."

Great. So what are we supposed to do with this?

First of all, how can we understand the promise that there shall be no poor among

us? Maybe it is painting an idealized picture, a kind of messianic vision toward which we should strive.

Or maybe we should understand it not as a promise, but as an instruction. When there are people among us who are in poverty, do not make peace with their poverty. Do not look upon it and say, "what a drag. I'm glad its not me." Don't make peace with it and don't ignore it, but, do something to end it. Help the poor person to no longer be poor. That way, there will be no poor among us.

OK, but what about the depressing news that there will never cease to be those who are poor among us? Maybe this is the reality check to balance out the idealized vision of a world without poverty. Maybe it is there to tell us, don't think that just because we have helped the person who was poor yesterday to become self-sufficient today, that we have eliminated poverty. Tomorrow there will be someone else in their place.

There will always be people in need in this world. Our task is to do what we can to make sure that poverty and need are temporary conditions, not permanent ones. So that the poor of today will not be the poor of tomorrow. Perhaps they can even become the ones to reach down a hand to the next people who need help pulling themselves up.

So Deuteronomy tells us: do not simply sit still and allow poverty to exist in our midst. And it also tells us not to be so foolish as to think that we can solve the problem of poverty once and for all. But what about that middle part? What is Deuteronomy's instruction as to what we should do "if there is among us any poor person?"

The answer is absolutely fascinating. The Torah tells us that if there is among us any poor person, we shall not harden our hearts, nor shut our hands to them, but we shall open our hands wide to them and... ..and

lend to them what they need of what they lack.

That's right. Not give - lend. And the language is unmistakable. This is not a gift. The Hebrew clearly indicates a loan with a pledge from the borrower that it is to be repaid.

Now, this may seem to be a bit lacking in compassion - to respond to poverty by giving a loan that has to be repaid. But it actually has tremendous wisdom to it. Helping a person get back on their feet is ultimately far more compassionate than giving them a meal because we can't stand to see them hungry. The meal may satisfy their hunger now, but what about the next day.

It is the classic case of the old truism that if you give a man a fish he eats for a day, but if you teach a man to fish he eats for a lifetime. And, of course, the reason it's a truism - is because it's true.

And Maimonides, the great, medieval Jewish philosopher and legalist, in describing the different levels of tzedaka, of helping people, says that far above all of the forms of give-away tzedaka, is enabling the person to provide for their own needs.

So why is giving a person a loan a more effective way of achieving this than simply giving them money?

Well, first of all, one of the important things that a loan does is it helps preserve the dignity of the person in need. There is no shame in taking a loan, but, as we would say today, no one wants to be, (in quotes,) "a charity case." If we borrow money from someone, it does not diminish our sense of self, but to receive a gift in a time of need leaves us beholden to that person in all kinds of ways; and that does diminish our sense of self.

Of course, issues of dignity and self-respect aside, there are some very practical benefits to giving a loan instead of a gift. Gifts tend

to be used to meet immediate needs such as food, clothing, bills and things like that. Then the money is gone and the person is in need once again.

But if a person knows that they have to repay the loan, then they will need a plan as to how they are going to do that. They will need to make sure that they make wise use of the loan so that it yields enough to lift them out of both their debt and their poverty.

Now, this very ancient wisdom from the Torah, of helping the poor by lending to them, is something that we are seeing a resurgence of in a lot of places. In fact, just about a year ago, a man named Muhammed Yunnis was awarded the Nobel Peace Prize - the Peace Price. And what does he do? He's... a banker. That's right: a banker.

Muhammed Yunnis founded Grameen Bank about 30 years ago in Bangladesh and in that time has made over \$5 billion in loans to more than 5 million people. Most of the loans range from a few hundred to a thousand dollars. Most of the loans are made to poor women who have no collateral, but who do have a skill or a craft or an idea for a business that they are prepared to turn into a money making venture.

This kind of lending, called microfinance, or microlending, has burgeoned into a worldwide effort to provide poor people with the means to pull themselves up out of their poverty. As of 2004, more than 92 million people have benefited from microcredit loans given through some 3,200 micricredit lending institutions worldwide.

92 million people. 92 million people for whom the ladder from poverty to self-sufficiency was made a little more reachable. Now that is what I call making the world a better place.

Of course, it's not a panacea. And we should remember what Deuteronomy says about not expecting to get rid of poverty

once and for all. And we have to keep on doing things that address the urgent and immediate needs of those who need our help.

But, Muhammed Yunnis sparked an amazing revolution in addressing the problems of poverty, and for that he should be ranked among the great tikkun olam heroes of our age.

Of course, we don't live in Bangladesh. And we don't live in the world of Deuteronomy. But these lessons apply to our world and community every bit as much as they do to those worlds.

If we want to go beyond simply engaging in give-away tzedakah - which is important for us to do - but if we want to go beyond it, into the realm of build-a-way tzedakah - the kind of tzedakah that doesn't just make it less miserable to be poor, but actually makes it more possible to build-a-way out of that poverty, then there are some things that we can do.

As individuals, we can make sure that we dedicate some of our giving to organizations that are about helping people become self-sufficient. Organizations such as the Heifer Foundation, which provides families and villages with livestock and agricultural training. Or we can go online and visit Kiva.org, a website where we can use a credit card to make microloans to specific people with real business plans, in different parts of the world. And these are not gifts. They are loans and they get paid back.

What about locally, and as a community? What can we do?

Well, imagine a scene like this. Imagine a High School auditorium, or someplace like that, somewhere in what we call our "inner-city," once a month, once a quarter, however often, imagine it filled with booths and stations where people can get help working on their résumé, another place where people can buy used, business clothing; brief seminars in business and interview

etiquette. There could be representatives from vocational schools and opportunities to apply for scholarships, or, even better, interest-free tuition loans. People could get advice on how to start a business; they could fill out business license applications. Maybe they could even apply for a business microloan.

How many people are there in this city who only need a little bit of guidance, resources, opening of doors in order to move their lives to a different level? How many entrepreneurs are out there who just need to find someone who will take a chance on them?

We have, in our community, enough people of means, enough people of knowledge, enough people with drive and creativity that we could create some sort of program that could involve everything from mentorship to microloans in an effort to help people to improve their circumstances. I don't know exactly what this would look like. The rough sketch I just offered is just tossing out an idea.

But I do know that there is a desire among us to make things better in this world. And we can and we should do a better job of it. As a community, we have the means, the mindpower, the passion, the everything that it would take to develop a program or project that would focus our tikkun olam efforts in ways that would make real, long-term, life-changing improvements in the our community and the world.

So, I am asking: if you are interested in building this kind of approach to tikkun olam, let's come together and figure out how to make it happen.

I don't want to be satisfied anymore, just focusing on give-away tzedakah. I want to be a part of a movement toward build-a-way tzedaka. Build-a-way out of poverty; build a way to self-sufficiency; build a way to a better world. And I know, that as pie-in-the-sky as it may seem, I know that we can do this.

And if we do - if we pick up this approach and make it a reality, then, next year, when we ask ourselves again, "how good of a job do we do of making the world a better place?" we'll be able to answer, proudly, "a lot better than we did last year."

Ken nelech ve-na'aseh ratzon. So may we go and may we do God's will.