Shover tsu zein a Yid! It’s hard to be a Jew, the old Yiddish expression goes. We do our best, and get damned for it. We have long been bound by strict dietary practices, but were still accused of cannibalistic rituals involving Gentile children. We were one of the first to prohibit murder, yet we were accused in the crucifixion of Jesus.

The same unfairness and caricature infects the financial realm. Among the most stubborn and pernicious stereotypes about Jews is that we are, economically speaking, miserly blood suckers. In fact, we long ago developed sophisticated concepts and practices to regulate and tame monetary policy.

For example, our Parsha this week includes the first of three prohibitions of interest-taking stated in the Torah “If you lend money to my people, to the poor among you, do not act toward them as a creditor; take no interest from them” (Exodus 22:24). Eventually, as economies became more complicated, this restriction was loosened. Still, the Torah stresses the need and great Mitzvah of extending free loans, which were eventually seen as one of the highest forms of Tzedaka, because they help the borrower to get on his feet and regain dignity.

The insight here is a simple, if revolutionary one. Our wealth is only ours in a relative sense. We have it for an unknowable amount of time, and it will go as unpredictably as it came. A story is told of a meeting in the mid-19th Century between Queen Victoria and the banker, proto-Zionist and Jewish philanthropist Sir Moses Montefiore. The Queen asked Montefiore to share the amount of his wealth. “Your Majesty” he replied, “I have 300,000 pounds”. The Queen, who knew his estate to be many times that, was angry and suspicious. “Every one knows that you have more than that!” “No, I don’t” he replied, “Only the money that I give to charity is mine, and I have given 300,000 pounds”.

The story is cute, but the moral is profound. We are really only worth that which we give. Tzedaka, “charity” comes from the root “to be righteous”. Real enrichment occurs when we and our assets are used to improve the world. When we do this, we don’t just benefit others. We ourselves feel better. Only if we give regularly, consciously, and wisely can we enjoy giving and savor that which we keep for ourselves. In fact, the natural way is to transfer, not to hoard. A Rabbinic Midrash on the aforementioned verse (Exodus Rabbah 31:15) observes: “Observe how all of creation borrows from one another. The day borrows from the night, and the night from the day. The moon borrows from the stars and the stars from the moon…the heavens borrow from the earth and the earth from the heavens. Thus it (should also be) with human beings…”