

Competition, Pricing, Consumer Responsibility and Fair Trade in a Global Economy: A Modern Jewish Perspective

And God dispersed them from there over the face of the whole earth; and they stopped building the city. That is why it was called Babel, because it was there that God confused the language of the whole earth, and from there God scattered them over the face of the whole earth.

(Gen. 11:8-9).

Homo sum: humani nil a me alienum puto: I am human: nothing human is alien to me.

(Publius Terentius, born a slave in Carthage, North Africa, and was later taken to Rome in the 2nd c. CE)

Introduction

The question to be addressed in this survey on globalization and Jewish thought is very close to my heart and my personal journey for the last six years. Watching television in a home in a rural village of Central America in 2003, I began to realize that this poor village, and tens of thousands like it, now had visual access to the wealth of America without any hope of attaining a fraction of it. Jose and Maria, my hosts, now could see all of the extravagant products and ostensibly inerrant lifestyles of fortunate American life and yet watch with abject surrender of ever seeing any of these opportunities or luxuries in their own lives. Only half a year later, I

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visited a cocoa plantation in Ghana, Africa where the chocolate production process was explained to me as I listened in utter consternation. For a few cents a pound, a Ghanaian farmer explained to me, he would ship his cocoa to France for production. There, Nestle would make a chocolate bar and that cocoa would return to Africa costing a few dollars, relying on the patronage of the elite but now unaffordable to most, including the producer of the cocoa. I can also recall, a few years later, working in a rice field alongside a family with 12 small children in a rural village in Thailand in arduous labor for 12-15 hour days, 7 days a week, vexed to sell rice earning a total of about \$212 a year for the entire family. I encountered similar difficulties in India, Senegal, and many other countries that I was privileged to volunteer and learn in.

The impact of these experiences and memories as a striving young activist has become deeply ingrained in my ways of thinking of social and economic issues, but questions concerning market systems and economic justice began at an even younger age for me. I am very proud that I grew up in a home with a balanced perspective raised by a father who was a very successful C.E.O. of global corporations with strong proclivities toward competition and global free trade and a mother who was an equally brilliant speech pathologist in inner city schools emphasizing the need to teach and work with those in need. I recall these values of the deregulated market economy concomitant to a mandate to help those of need being discussed often at my family dinner table. I was deeply influenced by my capitalist upbringing and driven, albeit obsequiously, to enter the competitive global marketplace. Upon graduation from college, I myself worked jauntily for a major finance and human relations consulting firm in Chicago. I recall flying to a job interview that I had with a leading global chemical company where the head of the corporate legal team explained to me that he was proud of his work in paying families whenever their children died of chemical spills. For me, that was a shifting point from a search for profit to a search for addressing core human concerns. After leaving corporate life, in a very short lived career, I became much more involved in international development. I worked with non-profit N.G.O.s in developing countries including Ghana, El Salvador, Ukraine, India, Senegal and Thailand. Being exposed to severe variegated forms of poverty during my determined world perambulations and at times to leaders who held deep resentment toward western trade practices, I became more interested in understanding the more complex dynamics of international trade and highly feral competition practices of which I was becoming aware. I began challenging prior assumptions which, under scrutiny and global exposure,

could prove to be mendacious. Who are really the winners and who the losers in this uber-competitive system? Who is controlling this massive inter-connected economic system? Where do all of the products that I purchase originate from and where was the labor done? Was it done justly? To be sure, while I have become critical of a number of the inevitable results of *Realpolitik* capitalism and omni-significant globalization as they currently exist, I reject anti-Americanism and anti-corporation attitudes that often exist even when the bait of the David-Goliath archetype is passionately invoked. The issues under the patina of overly simplistic moral clarity often seem to me to be far too complicated for ideological poster waving of attempted absolute veridical persuasion. I am not anti-globalization, and halakhah is not anti-globalization, as I will contend, and I am becoming increasingly alarmed as the extremes of this debate are becoming more polarized. Bellicose anti-globalization protestors impetuously fill the streets in recent years in Seattle, Washington, Prague, Montreal, Genoa, and Rio de Janeiro with increased militancy chiding capitalism. More extreme liberals like Noam Chomsky and Ralph Nader, demonize the WTO and organizations of the like, while on the opposite end, there are many conservatives that are just as radical who argue for a free market without any barriers. Also on the conservative end, there are ideologues like Pat Buchanan who seems to be embedded in xenophobia in demanding to isolate America's markets and impose bans on Chinese products and a 10% tax on all Japanese products. More reasonable to me than these extremes, it seems that the theoretical nomenclature of economic globalization serves simply as a neutral innocuous description about our times of global interconnectedness that represents decentralized risks and opportunities. The question is no longer whether to have connected international markets but about the degree of the limits and barriers imposed upon their trade. Economic globalization can and does take on many different faces based upon how nation-states, international organizations, corporations, and consumers shape its dynamics. I do however believe that interconnectedness is raising the moral stakes for potentially creating a more just world or alternatively for creating more oppression, dependence, and conflict. In the last twenty years, trade between countries has tripled, raising difficult questions about competition, trade debt, structural adjustment, international aid, and pricing. It seems that competition can be a very powerful device for growth when regulated properly and ethically. Cutthroat, desultory competition on the other hand carries serious risks that can lead to individual poverty and national depressions, as well as global suffering. Chief Rabbi Jonathan Sacks shares:

The average North American consumes five times more than a Mexican, ten times more than a Chinese, 30 times more than an Indian. There are 1.3 billion people—22 percent of the world's population—living below the poverty line; 841 million are malnourished; 880 million are without access to medical care. One billion lack adequate shelter; 1.3 billion have no access to safe drinking water; 2.6 billion go without sanitation. Among the children of the world, 113 million—two-thirds of them girls—go without schooling; 150 million are malnourished; 30,000 die each day from preventable diseases.¹

As Jews, it is our mandate to follow God's ways and to pursue and promote *tzedek* and *shalom* (righteousness and peace) throughout the world. We now find ourselves within a process of complex webs of global interconnected relationship more unique than ever before. It is my hope that this article can serve as a humble advancement in our investigation of our current global economic realities with a Jewish lens. As a traditional Jew and rabbinical student, I take very seriously Jewish values and law and hope to apply their wisdom to our current tensions and predicaments where there has been a dearth of literature and attention. As a Co-Director and Founder of Uri L'Tzedek (The Orthodox Social Justice Organization) I feel it is imperative, in an era of economic insouciance and indifference, that the Torah, Jewish leaders and laity address these matters of great weight and complexity. There could not be a more imperative time than now as our communities struggle more and more in a time of economic hardship.

This survey on issues of Jewish responsibility in the age of globalization is quite lengthy and it is likely that each reader will only have interest in particular sections. I shall identify the distinctions in sections here. We begin with a secular exploration of key concerns within globalization today largely from an economic and political perspective followed by an exploration of the Jewish historical connection to the founding and developing of capitalistic and globalization systems. For those already well informed in the institutions, statistics, and issues at stake or for the reader most interested in the Jewish response, it may be prudent to pass over this section. We move further by identifying a new psychological lens for approaching these questions in our age accompanied by a survey of philosophers who assist our thinking in this regard. Those are our first four sections. The next three sections deal with Jewish texts and their responses to issues of business power, competition, and socially responsible investments. We conclude with a call to responsibility and some opportunities for action. It is this author's goal that this survey will further discourse in the Jewish community around

money, power, and economic responsibility in our unique age refreshing an Orthodox commitment to these ethical concerns and the systemic changes that can and perhaps must follow.

Globalization

Many of the *halakhot* and ideas of Jewish thought to be addressed in this paper may almost seem intuitive in an ancient culture but how can they be applied today in an era of globalization? Do all of the rules change or evaporate as some *poskim* (legal decisors) have emphatically argued to ensure Jewish wealth or must the core Jewish values from the previous cultural framework be restored and revived? To explore these fundamental questions, we must first understand our new situation in globalization as it exists today. Economic globalization is actually not a new phenomenon. There has been international trade for thousands of years. Princeton philosopher and ethicist Kwame Appiah argues:

And the migrations that have contaminated the larger world were not all modern. Alexander's empire molded both the states and the sculpture of Egypt and North India; first the Mongols then the Mughals shaped great swaths of Asia; the Bantu migrations populated half the African continent. Islamic states stretch from Morocco to Indonesia; Christianity reached Africa, Europe, and Asia within a few centuries of the death of Jesus of Nazareth; Buddhism long ago migrated from India into much of East and Southeast Asia. Jews and people whose ancestors came from many parts of China have long lived in vast diasporas. The traders of the Silk Road changed the style of elite dress in Italy; someone brought Chinese pottery for burial in the fifteenth century Swahili graves. I have heard it said that the bagpipes started out in Egypt and came to Scotland with the Roman infantry. None of this is modern.²

With technological improvements enabling faster transportation and communication, the rates of interconnectedness have drastically increased. The most unique factor to changes of globalization of the last 20 years, however, is the degree to which governments around the world have intervened to remove barriers to the flow of trade and investments worldwide. The global interconnectedness of economies in the 19th and 20th centuries were driven more by technology than policy. Today's globalization is radical in that governmental policy, more than anything else, is shaping these relationships and transactions enabling greater mobility of goods, services, labor, technology, and capital throughout the world. Today's economic

globalization entails a wide range of business and political activity including international integration, foreign trade, multinational direct foreign investment, movements of short-term portfolio funds, global corporate partnerships, technological diffusion, large capital flows, cross-border migration. The size of the global economic pie has increased concomitant to the deregulating of how the pie gets sliced. More and more, a relatively small number of corporations control what citizens of the world can access and consume. There are a number of key organizations who attempt to shape the slicing. The World Bank is concerned with development. The International Monetary Fund (IMF) deals with the stabilization of economies facing financial crises. The World Trade Organization (WTO) oversees the progressive liberalization of the world trading system. The U.S. Agency for International Development gives economic and humanitarian aid to countries in need. The Organization for Economic Cooperation and Development (OECD) is a forum to discuss, create, and refine social and economic policies. The United Nations offers the UN Commission on Human Rights (UNCHR) and the UN Development Programme (UNDP). There are also countless NGOs such as Oxfam and Amnesty International and Trade/Labor organizations such as The International Confederation of Free Trade Unions (ICFTU) and the International Labor Organization (ILO) that have much at stake in the conversation.

At the crux of deregulation in the global economy has been the emergence of free trade agreements. The North American Free Trade Agreement (NAFTA) was put into place in 1994 creating a “free trade zone” between Mexico, the United States, and Canada. Advocates of NAFTA have argued that it has made products cheaper for consumers in all three countries and created new labor opportunities. Detractors however argue that the local industries in Mexico have been destroyed by flooding cheap northern products into their markets creating a U.S. monopoly in the region. Also the new jobs that are created in the region do not necessarily assist the economy. Often times the raw resources are imported into the factory and the major profits are sent back north. All that can be left in the country is a small wage to a factory worker who must sacrifice a tremendous amount to work there, sometimes leaving his or her family in a rural community to work in a dangerous urban center, or dropping out of school to help support the family. Worst of all, due to what is known as the “race to the bottom” mentality, the company often has no interest in making a long term investment in the community or country. Rather they go wherever the cheapest access to labor is and “race to the bottom” for the cheapest wages. For this reason, many U.S. companies that originally employed

thousands of Mexicans laid them off to move to cheaper labor in China, leaving behind an economy and new unsustainable institutions that had just adjusted to become dependent upon this business structure and the infrastructure (roads, satellites, new industry, etc.) built around it. In 1994 when NAFTA went into effect, quotas on corn imports were removed in Mexico. U.S. subsidies given to the wealthiest American farms caused an overproduction of corn that was then dumped into Mexico below market-prices. Many small and medium-sized Mexican farms could not compete and thus closed their businesses and much of the rural population needed to move to find new work and often times felt that no options remained for them but to attempt illegal immigration to find work which of course is highly risky and dangerous for them. Once their industries were destroyed, prices were raised beyond what is affordable for many rural dwellers.

In the last year, the price of corn has risen 70 percent; wheat 55 percent; rice 160 percent. The World Bank estimates that for a group of 41 poor countries the combined shock of rising prices of food, oil and other raw materials over the past 18 months will cost them between 3 and 10 percent of their annual economic output.³

U.S. subsidies have also enabled the U.S. to dominate the cotton market, producing 37% of the world's cotton. The Central American Free Trade Agreement (CAFTA) was passed in 2005 putting the same system as NAFTA in place between the U.S. and Central American nations. There is a pending trade agreement to include South America as well. While the U.S. can be extremely fierce in attacking trade barriers in other countries, it has often maintained its own barriers including subsidies to U.S. farmers, labor laws, and tariffs on foreign goods. U.S. power has been used at times unfortunately to demand unequal standards for partnering nations.

“Free trade” is the idea that trade is made “free” by the elimination of trade barriers, enabling goods to be more freely traded across borders without restrictions. Trade barriers can include quotas for imports, subsidies, taxes, and labor and environmental laws. These barriers apply to three main components of international trade: capital, products, and labor. While barriers for the transfer of capital and products are being eliminated, more barriers of entry for workers barring them from migration have been established. There is “free” trade for the powerful to transfer business but not for the powerless to immigrate according to their survival needs. Also there are different standards for different countries. Poor countries looking to export their goods, on average, find tariffs four times the size of those faced by industrial nations.⁴ Even the staunchest

advocates of free trade should recognize the need for serious limits and regulations. Nation-states, after freeing capital flows too rapidly, have been put at serious risk of experiencing enormous, fear-fed outflows of short-term capital funds, which drive their economies below ground. Huge amounts of funds moved from East Asia within just a week in 1998 and the outflows from Mexico in 1994 lead to disasters. Also of note is of course the great Argentinean economic collapse from 1999-2002, the Asian financial crisis of 1997, the South American crisis of 2002, and economic crisis of Cameroon at the end of the 20th century. "The sense of vulnerability, or economic insecurity, is arguably greater today than in earlier periods because the growing integration of nations worldwide into the international economy has intensified competitive pressures from actual and potential rivals elsewhere."⁵

The sociologist, and later Brazilian President, Fernando Henrique Cardoso's "dependencia thesis," showed how poor countries would become suppressed to a dependent status in the international economy. His thesis has proven prophetic as has "Chilean sociologist Osvaldo Sunkel's poignant phrase 'integration into the international economy leads to disintegration of the national economy.'⁶ While this is the terrifying experience for many around the globe, others claim that it seems that there is a growing popularity for globalization.

Overall, Americans tend to see globalization as somewhat more positive than negative and appear to be growing familiar with the concept and more positive about it. A large majority favors moving with the process of globalization and only a small minority favors resisting it. The most recent poll by the Pew Global Attitudes Project, under the guidance of President Clinton's secretary of state, Madeleine Albright, of thirty-eight thousand people interviewed in forty-four countries found that 'majorities in every nation surveyed say growing business and trade ties are at least somewhat good for their country and for themselves' and social and economic discontent can be found everywhere, 'yet for the most part they are not inclined to blame such troubles on growing interconnectedness.'⁷

Not only are national economies affected by the freeing of global economies but individuals on an intimate level now experience new competition which can be disastrous.

The other important implication of intensified world competition is that it has exposed producers in the poor countries to increased risks as a result of shifting to world markets in search of greater prosperity. Thus farmers who shift from traditional staples to cash crops because of high-

er returns face the prospect that this shift will lead them into ruination if rivals elsewhere with lower prices suddenly move into the market: a phenomenon that is more likely in a world with many potential suppliers with small margins of difference in competitiveness.⁸

A nation-state responsible for helping secure the futures of its citizens loses its ability to do so when control of economic success is decentralized into the global market forces. What government can now properly take responsibility to protect its own citizens from these global forces? How can the nation-state protect itself?

The new and growing movement promoting and enabling “Fair Trade” practices ensure that workers are compensated fairly, are provided with work security and long-term contracts, and assist workers to acquire the knowledge for their business growth. Fair Trade co-ops have been created to knock out countless middlemen as profiteers to ensure that the most disadvantaged, the farmer, can retain more of the profit for working and producing the actual product. Currently there are many “fair trade” products that are accessible including coffee, cocoa, rice, tea, vanilla, bananas, sugar, sport balls, olive oil, spices, wine, and flowers. Some of the key players in the field include:

- TransFair USA—the only third-party certifier of Fair Trade products in the United States
- Fair Trade Federation—A U.S. federation of Fair Trade retailers, wholesalers and suppliers
- Fair trade labeling organization (FLO)—Monitors the producers that apply to be in the Fair Trade Register
- IFAT—A global network of Fair Trade businesses and organizations

There is a growing debate about whether it is more important to buy locally produced products or fair trade products. The simple answer is that we should ideally strive to do both. After all, most fair trade products are not available for local production (i.e., coffee, pineapple, bananas, sugar, etc.). Fair trade is about helping the most economically disadvantaged to compete in the global marketplace by cutting out middlemen (processors, exporters, brokers, corporations) so that more of the profit goes to the laborer and owner in the developing world. We must support this work when it is possible. After one locates the *heksher* (kosher stamp) one should proceed to look for a fair trade certification (on products that could appropriately have one).

Many of the products that westerners enjoy today are made by migrants that aren't secured under legal protection and our market forces have, in a

sense, necessitated this process. The creation of a culture of vulnerable wanderers has had more of a harmful effect than just poverty.

There are roughly two million migrants today—migrants being defined as people living outside their homelands. The reasons for this are globalization, and wars, and new border freedoms, and, above all, disparities in economic opportunity...The commercial sex industry, according to the International Labor Organization, absorbs slightly less than half of all trafficked labor worldwide. Construction, agriculture, domestic service, hazardous industries, armed conflict, and begging are some of the other frequent sites of extreme, illegal exploitation.⁹

The World Bank just announced that thirty-three countries are experiencing serious food crises. The price of rice, for example, in the last year went up 141 percent. However the problem here is not a lack of food in the world. There is more than enough food produced in the world for every person to eat. In fact, last year's grain harvest around the world was five percent more than the previous year's. We are, in fact, producing more food each year but more people each year are starving. In 2006, there were eight hundred million people in the world who were hungry, yet sadly there were one billion people in the world who were overweight. "The average U.S. consumer eats eighty-seven pounds of chicken a year—twice as much as in 1980—but this generates a profit of only two cents per pound for the farmer."¹⁰ With more Mexican and Indian farmers committing suicide who cannot support themselves, the situation has become unbearable.

In the middle is a bottleneck—a relatively small number of wholesalers and buyers who largely determine what the starving farmers produce and what the stuffed consumers eat. In the Netherlands, Germany, France, Austria, Belgium, and the United Kingdom, there are a hundred and sixty million farmers. But the farmers and the consumers are connected to one another by a mere hundred and then wholesale "buying desks".¹¹

The unfair trade practices have not only harmed developing nations but also many Americans. Scott Paul, the executive director of the Alliance for American Manufacturing, has argued that these practices have cost America 1.8 million jobs since 2001.¹²

It is a mistake to believe, as many Americans do, that as a global superpower we can passively advance global progress with a competitive marketplace and government aid.

U.S. government aid was a little over \$16 billion in 2003; American private assistance to low-income countries was at least \$6.3 billion in the

same year. The American development assistance budget is the largest in the world. As a percentage of GDP, though, it is at the bottom of the affluent donor nations. Many poor countries pay more in debt serving to the United States than they receive in assistance; and, in turn, much of that assistance merely takes the form of debt relief.¹³

But Professor Appiah ensures us that we need not despair entirely. After all, western wealth and global poverty are not a direct casual link. While western countries became richer in the nineties, the extreme poverty in southeast Asia declined by tens of millions. But Africa has been left behind from this interconnectivity.

It is, of course, also the Jewish community that is deeply affected by issues of unemployment and poverty in this cutthroat system. In New York alone, 145,000 Jews are poor enough to be eligible for government programs while another 275,000 are considered near-poor and thus ineligible for government programs. The system is changing so rapidly that there is desperate need not only for technical economic adjustments but also educational and psychological adaptations to survive and be virtuous on this global phenomenon.

Jewish Economic History and Contemporary Questions

Do Jews today favor globalization? Does the Jewish community today tend to benefit from globalization? Does the American economy, and the Jews therein, benefit from globalization? Did the Jews *create* globalization? Many answer these questions with a straight forward "Yes." These assumptions must be investigated.

In many ways, Jews have been very successful in the marketplace throughout history. Often times as creditors, for example, they learned how to develop new market opportunities without traveling long and dangerous distances. For example, "at the end of the seventeenth century, one quarter of the shares of the Dutch East Indies Company (the archetype of an international trading company) were held by Jews."¹⁴ Historically, Jews were oftentimes pushed into careers as bankers and money lenders. Leaders of modern societies have for years attempted to demonstrate how positive capitalism has been for the Jews showing the percentage of Jewish millionaires and C.E.O.s. For example, just recently writer Avi Beker argued:

There is no doubt that in the age of globalization . . . American Jewry is reaching heights of success so great that they are spoken of as expe-

riencing a 'golden age' which surpasses in terms of scope any previous period in the history of Jewish life in the Diaspora. . . . The age of globalization is one in which the centrality of the Jewish factor becomes even more clear.¹⁵

This ubiquitous stereotype of the rich and powerful Jew and those like it, however, neglects to show the diversity of the contemporary Jewish relationship to wealth and the extent of Jewish poverty. The Jewish community has often covered up this reality in shame, at times embarrassed by its own internal problems. One out of every 3 Jews in New York City is in or near poverty (311,700 people). Since 1991, Jewish poverty (as defined by federal guidelines) has almost doubled from 145,000 to 226,000. 23% or 52,300 Jewish children live in poverty. 31% of Jewish households report an annual income of under \$35,000. 34% of Jewish seniors over age 65 are poor. 91% of elderly Russian speaking Jews live in poverty.¹⁶ These statistics are telling not only of a failure of the Jewish community to address its own poor, but also of the reality that capitalism, as it exists today, has not worked for a large majority of the alleged greatest beneficiaries of the very system.

Anti-globalization has emerged from many liberal Jewish leaders in the last few decades. For example, Rabbi Arthur Waskow, a liberal activist in the Jewish renewal movement wrote:

Globalization is the pharaoh of our day, the absolute archetype of unaccountable power. It was the enslavement of workers that brought down upon Egypt a massive ecological catastrophe (the plagues), and that's where we see globalization headed. What we need is described in Deuteronomy 17, where God puts limits on kingly power. That's relevant to globalization if you understand the passage as limiting the power of the elite few to unjustly dominate the many, which sums up the sins of globalization.¹⁷

The World Jewish Congress, on the other hand, claims that the Jews have "supported and spread" the concept of globalization:

The Jews are a global people. They have always supported globalization, even before the term was used and before it took on its special significance in an age of international markets and economics, cellular communications and the Internet. Jewish existence in the Diaspora has been based for hundreds of years, on globalization, and in many periods it has been the Jews who supported and spread the concept. In reliance on their ability to build international ties connecting between different Diaspora communities, the Jews have always promoted globalization, and have served as its agents.¹⁸

An Orthodox Rabbi, Barry Freundel, however has spoken out against ties of Jews to globalization:

The vast majority of multi-national corporations aren't Jewish-owned, nor do they function under halakha's ethical demands. Modern globalization isn't a Jewish thing, and it's certainly not run by Jews. Yet we get blamed.¹⁹

Rabbi Freundel is responding to the increase of anti-Semitism based upon the popular assumptions that the Jews control the globalized economy. In Moscow in 2002, there was a conference of Holocaust deniers where one speaker said: "the rejection of Christianity and the cosmopolitization of humanity on the basis of the worldview of the Talmudists is the main goal of anti-Christian globalization."²⁰ Also in 2002, at an anti-globalization rally in Washington D.C. there were posters equating racism and fascism with the Star of David. While liberal Jewish organizations have written arguments opposing particular results of contemporary globalization, the current linkages of anti-Israel and anti-Jewish sentiment with the movement has been an inhibitor to more full Jewish engagement. Street protests have spread across the world at meetings of the World Economic Forum, the World Bank, the International Monetary Fund, and beyond. The Union of American Hebrew Congregations (UAHC), the umbrella agency for the North American Reform synagogue movement, noted in their resolution passed in 2001 that: "degraded environment, human rights abuses and lowered labor standards, internationally and domestically" has been caused by globalization. The Jewish response to globalization is in fact quite diverse and complex. Rabbi Michael Lerner argued:

My tradition doesn't tell me to fight globalization because globalization is in and of itself bad, but it does tell me to look at globalization and to decide, based on my observation, whether globalization is building a world of more love and compassion and respect for the sacred, or whether it is doing the opposite. There is nothing in the Torah that relates directly to globalization. But if globalization is just the latest twist on the worship of materialism, then it has become idolatry, the antithesis of monotheism, and that, my tradition tells me, is to be opposed.²¹

So what sort of moral society is being created by contemporary globalization? The richest 1% in America has taken home more than half of the nation's total income growth since 1993.²² The National Coalition for the Homeless revealed in 1998 that it took, on average nationwide, an hourly wage of \$8.89 to afford a one-bedroom apartment, and the Preamble Center for Public Policy was estimating that the odds against a typical welfare recip-

ient actually locking a job at a “living wage” were around 97 to 1.²³ In 1998, the Economic Policy Institute reported that almost 30% of the American workforce works for \$8 an hour or less. In addition, with more cheap labor moving abroad, many Americans have been left behind. Senator Hillary Clinton, addressing the fact that cheap labor is now being moved at an even faster rate beyond our borders said: “They came for the steel companies and nobody said anything. They came for the auto companies and nobody said anything. They came for the office companies, people who did white-collar service jobs, and no one said anything. And they came for the professional jobs that could be outsourced, and nobody said anything.”

Who is controlling these massive paradigm shifts in how our global economy is run? The best suggestion may currently be “chaos theory” and that the beast of the global currency and trade is unmanageable. Do we leave the market to be controlled by “the invisible hand?” Can Jewish ethics allow for that? There can not simply be a deaf ear to something that is a matter of life and death for billions of individuals, for national infrastructures, for the most fundamental way that cultures interact with one another.

Economists argue as to how central Jews were in creating our western modern economic infrastructure. Werner Sombart, German economist and sociologist, wrote that

the importance of the Jews was twofold. On the one hand, they influenced the outward form of modern capitalism; on the other hand, they gave expression to its inward spirit. Under the first heading, the Jews contributed no small share in giving to economic relations the international aspect they bear today; in helping the modern state, that framework of capitalism, to become what it is; and lastly in giving the capitalist organization its peculiar features, by inventing a good many details for the commercial machinery which moves the business life of today, and by co-operating in the perfecting of others. Under the second heading, the importance of the Jews is so enormous because they, above all others, endowed economic life with its modern spirit. . . .²⁴

So what is it that is unique about Jewish theology or culture that has led to such strong involvement and conviction? Catholic writer Michael Novak argued

In both its prophetic and rabbinic traditions Jewish thought has always felt comfortable with a certain well-ordered worldliness, whereas the Christian has always felt a pull toward otherworldliness. Jewish thought has had a candid orientation toward private property, commercial activity, markets, and profits, whereas Catholic thought—articulated from an

early period chiefly among priests and monks—has persistently tried to direct the attention of its adherents beyond the activities and interests of this world to the next.²⁵

What will be said in 50 years from now about the Jewish role and values in this crucial historical stage of transition where globalization and capitalism have become the most powerful global forces affecting our entire human society? Will our legacy be one of merely profit-seeking while aiming to prevent anti-Semitism or will we be recalled for our convictions of justice?

A New Psychology for a Globalized Age

To respond to the emerging crisis articulated above, we will need to develop more than just *halakhic* and ideological responses. We will need to cultivate a new psychological lens for how we relate to the self and its responsibility in a mass system of chaos. Rambam pointed out that “man according to his very nature is not capable of abandoning suddenly to all which he was accustomed.”²⁶ This is actually quite an intuitive statement. We have become very used to life with a certain level of complexity. As technology speeds up, trade barriers get broken, and the need to adapt to new market realities advances, education must be provided to ensure cognitive adjustments to such a pace and style of life. A human is not created *tabula rasa* (as a blank slate) and we must create social systems that are responsive to our mental worlds, capabilities, and human needs. It will take some time before the human race will be fully prepared to handle the complexities and challenges of modern civilization and technology. For example, it is now quite common that workers must adapt as they change their careers multiple times over the course of their lives.

These attitudes about the nature of work in patriarchal society have changed as capitalism has changed the nature of work. Few men, either now or in the future, can expect a lifetime of full employment. Nowadays working men of all classes experience periods of unemployment. In order to keep the faith, patriarchal culture has had to offer men different criteria for judging their worth than work.²⁷

How can we ensure that our culture still values the dignity of every worker and of every human in such a cutthroat and ever-evolving system? David Brooks argued that:

It's the skills revolution. We're moving into a more demanding cognitive age. In order to thrive, people are compelled to become better at

absorbing, processing and combining information. This is happening in localized and globalized sectors.²⁸

Simply put, more and better skills are needed to compete in the global marketplace. This is a positive opportunity in many ways and Jewish educational institutions will need to take more seriously the cognitive development of our children in addition to just the tangible knowledge that it produces. But in some areas, it can be argued that our Jewish education system has gone too far in only focusing on the cognitive development of just “the elite.” There are day schools in Manhattan that now cost over \$30,000 a year and give merit-based scholarships but not need-based scholarships leaving those with disabilities and different learning intelligences at the wayside. How can we encourage careers in communal service, education, the rabbinate, and the like if these Jewish leaders cannot afford quality Jewish education for their children? While the community should value academic success and competition, it cannot be done at the expense of the poorer in our own community. The Jewish community must not stop at only developing psychological capabilities and worldviews that enable survival. It must then also infuse justice and virtue into the system. There is immense business power in the American Jewish community today. We will examine now how Jewish thought understands these positions of power.

Philosophies of Economic Responsibility: Who is Responsible?

This section is intended to be a survey of modern thinkers, some Jewish and some non-Jewish philosophers and economists. The philosophical question at hand is simply put as “Who is responsible in this age of chaos?” Rabbi Abraham Joshua Heschel, a fierce spiritual activist for human dignity, argued for a Jewish ethics that could not remain in the *beit midrash* (house of study) but had to overflow into every human interaction in the streets and daily life. Mainly, all individuals, leaders and citizens, must rise beyond an obsession of personal fulfillment and materialism to assist the worker.

The insecurity of freedom is a bitter fact of historical experience. In times of unemployment, vociferous demagogues are capable of leading the people into a state of mind in which they are ready to barter their freedom for any bargain. In times of prosperity, hidden persuaders are capable of leading the same people into selling their conscience for success. Unless a person learns to rise daily to a higher plane of living, to care for that which surpasses his immediate needs, will he in a moment of crisis insist upon loyalty to freedom?²⁹

How can this freedom be achieved and where might we find inspiration for a restructuring of our social and economic marketplace? Addressing such a complex question in an age of growing inter-disciplinary study, it is unreasonable that only economists should enter the discourse of the global economies thereby creating intellectual forces *inimical* to the values of egalitarian social and intellectual life. It is my firm belief that Torah, religion at large, sociology, and ethics, to name a few fields, must have a substantive influence in shaping our global welfare. Lives are at stake like never before in history and a pastiche of discourses must be invited into the marketplace of ideas. Michel Foucault taught that discourses serve as instruments of power and dominance and thus academic disciplines, such as economics, should be challenged at representing the “truth” on their own as their proponents often seek to persuade.

Similarly, Charles Taylor, the contemporary ethicist and political philosopher, argued that the dominance of instrumental reason and of the crudeness of economic applications has created an immoral societal relationship in our market forces:

Instrumental reason has also grown along with a disengaged model of the human subject, which has a great hold on our imagination. It offers an ideal picture of a human thinking that has disengaged from its messy embedding in our bodily constitution, our dialogical situation, our emotions, and our traditional life forms in order to be pure, self verifying rationality. This is one of the most prestigious forms of reason in our culture, exemplified by mathematical thinking, or other types of formal calculation. Arguments, consideration, counsels that can be claimed to be based on this kind of calculation have great persuasive power in our society, even when this kind of reasoning is not really suited to the subject matter, as the immense (and I think underserved) saliency of this type of thinking in social sciences and policy studies attests. Economists dazzle legislators and bureaucrats with their sophisticated mathematics, even when this is serving to package crude policy thinking with potentially disastrous results.³⁰

Are we all capable of fully caring about these “potentially disastrous results” that Taylor speaks of? The modern westerner is stuck in a painful psychological and ethical predicament now that she knows about the mass suffering of others in such vivid detail and visceral proximity. Columbia Professor Jagdish Bhagwati explains it well:

This is the dissonance that now exists between empathy for others elsewhere for their misery and the inadequate intellectual grasp of what can

be done to ameliorate that distress. The resulting tension spills over into unhappiness with the capitalist system (in varying forms) within which they live and hence anger at it for its apparent callousness. Today, thanks to television, we have what I call the paradox of inversion of the philosopher David Hume's concentric circles of reducing loyalty and empathy. Each of us feels diminishing empathy as we go from our nuclear family to the extended family, to our local community, to our state or county (say, Lancashire or Louisiana), to our nation, to our geographical region (say, Europe or the Americas), and then to the world. This idea of concentric circles of empathy can be traced back to the Stoics' doctrine of *oikeiosis*—that human affection radiates outward from oneself, diminishing as distance grows from oneself and increasing as proximity increases to oneself. In the same vein, Hume famously argued that 'it is not contrary to reason to prefer the destruction of the whole world to the scratching of my finger' and the 'sympathy with persons remote from us is much fainter than with persons near and contiguous'.³¹

In addition to Hume, Adam Smith, the great pioneering Scottish political economist of the 18th century similarly argued that individuals cannot properly apprehend or embrace deep moral responsibilities beyond their sight or reach:

Let us suppose that the great empire of China, with all its myriads of inhabitants, was suddenly swallowed up by an earthquake and let us consider how a man of humanity in Europe, who had no sort of connection with that part of the world, would be affected upon receiving intelligence of this dreadful calamity. He would, I imagine, first of all express very strongly his sorrow for the misfortune of that unhappy people, he would make many melancholy reflections upon the precariousness of human life and the vanity of all the labors of man which could thus be annihilated in a moment. He would too, perhaps, if he was a man of speculation, enter into many reasonings concerning the effects which this disaster might produce upon the commerce of Europe and the trade and business of the world in general. And when all this fine philosophy was over, when all these humane sentiments had been once fairly expressed, he would pursue his business or pleasure, take his repose or his diversion, with the same ease and tranquility as if no such accident had occurred. The most frivolous disaster which could befall him would occasion a more real disturbance. If he was to lose his little finger tomorrow, he would not sleep tonight; but, provided he never saw them, he would snore with the most profound security over the ruin of a hundred million of his brethren. The destruction of that immense multitude does

seem plainly an object less interesting to him than this paltry misfortune of his own. To prevent, therefore, this paltry misfortune to himself would a man of humanity be willing to sacrifice the lives of a hundred million of his brethren, provided he had never seen them.³²

Today, with the Internet and 24-hour live news coverage, we can no longer sleep so soundly; at least in theory. The silence in the west today to the genocide in Darfur and the Congo, to the tortures in Tibet, to severe famines in sub-Saharan Africa, and immense homelessness right here in America to name only a few seem to show that Hume's and Smith's assessments made in the 18th century have not changed with increased technology and access to information and transportation. Robert Putnam, in his brilliant analysis, has shown that technology has actually made our home the outermost circle of obligation that the modern American reaches as we pardon ourselves from more and more civic participation.³³

American communitarians such as Michael Sandel (Harvard) and Michael Walzer (Princeton) attempt to define the regulatory limits to be set on markets and argue the right and necessity to do so. Libertarians, on the other hand, demand complete societal freedom from government intervention. It is most likely that the limits that the communitarians advocate will only fade more deeply into the darkness as capitalist forces strengthen; what Marx called the "commodification" process.

One of the questions one might ask is whether one is willing to place more trust in random market forces or in moral principles of equality of opportunity? Equality has been a threatening concept for the staunchest capitalists and for many Jews partly due to fear of the extremes of Marxist alienation ideology. After all, Karl Marx, the Jewish father of communism, offered a scathing criticism of the Jewish cultic obsession with money:

Money is the jealous god of Israel, in the face of which no other god may exist. Money degrades all the gods of man—and turns them into commodities. Money is the universal self-established value of all things. It has, therefore, robbed the whole world—both the world of men and nature—of its specific value. Money is the estranged essence of man's work and man's existence, and this alien essence dominates him, and he worships it. The god of the Jews has become secularized and has become the god of the world. The bill of exchange is the real god of the Jew. His god is only an illusory bill of exchange.³⁴

Marx made a poignant critique when he wrote in the Communist Manifesto that capitalism would mean that "all that is solid melts in air," an argument that all lasting or traditional things would be discarded for the

momentary benefit of resources. While Marx may have fought for a core Jewish value, that of workers' rights, his passion ultimately drove him to extreme idealism. Protesting doctrines of naive idealism, Charles Taylor's words are insightful:

Once one abolished capitalism, only the great and admirable fruits of modern freedom would flower; and abuses and deviant forms would wither away. But that's not how it can ever be in a free society, which at one and the same time will get us the highest forms of self-responsible moral initiative and dedication and, say, the worst forms of pornography. The claim of erstwhile Marxist societies that pornography was simply a reflection of capitalism has now been shown up for the hollow boast it was.³⁵

Our predicament is much more complicated and in an emerging post-ideological age, messianic visions of freedom should be treated with great skepticism in our discourse of economics. Charles Taylor argues against wild individualism on the political left and right including inherent hypocrisy:

Right-wing American-style conservatives speak as advocates of traditional communities when they attack abortion on demand and pornography; but in their economic policies they advocate an untamed form of capitalist enterprise, which more than anything else has helped to dissolve historical communities, has fostered atomism, which knows no frontiers or loyalties, and is ready to close down a mining town or savage a forest habitat at the drop of a balance sheet. On the other side, we find supporters of an attentive, reverential stance to nature, who would go to the wall to defend the forest habitat, demonstrating in favor of abortion on demand, on the grounds that a woman's body belongs exclusively to her. Some adversaries of a savage capitalism carry possessive individualism farther than its most untroubled defenders.³⁶

Taylor, with fecund rigor and imagination, further argues that freedom will not be able to survive the vicious pace and demands of capitalism as deregulation continues to be perpetuated:

Some people in the West rejoice that this lesson (the fall of communism) has finally been learned and make the end of the Cold War a pretext for the celebration for their own utopia, a free society ordered through and through by impersonal market relations, with the state pushed into a limited residual role. But this is equally unrealistic. Stability, and hence efficiency, couldn't survive this massive withdrawal of government from the economy, and it is doubtful if freedom either could long survive the competitive jungle that a really wild capitalism would breed, with its uncompensated inequalities and exploitation.³⁷

It is with this mandate and balanced perspective, as opposed to communism or absolute deregulation, which I believe must be advocated. Even Adam Smith, who was certainly no great advocate for the redistribution of wealth, wrote: “No society can surely be flourishing and happy, of which the far greater part of the members are poor and miserable. It is but equity, besides, that they who feed, clothe and lodge the whole body of the people, should have such a share of the produce of their own labor as to be themselves tolerably well fed, clothed and lodged.”

Some Torah leaders have taken a harsher stance against the vices of capitalism and a culture based primarily on private wealth. Rabbi Avraham Yitzchak HaCohen Kook, the first Chief Rabbi of Israel and spiritual leader and inspiration of the national religious movement, argued vigorously that capitalism was not compatible with Torah.

Without determining the economic system envisaged by the Torah, it is evident that a consistent application of the Torah’s socio-economic norms is incompatible with the tenets of capitalism. The Torah’s statutory insistence in ‘thou shalt do that which is right and good’ harbors such severe limitations upon private property as to render it virtually untenable and unprofitable.³⁸

To do what is “right and good” in such an interconnected society, we must seek to understand each other in new and significant ways as Voltaire virtuously persuaded:

Fed by the products of their soil, dressed in their fabrics, amused by games they invented, instructed even by their ancient moral fables, why would we neglect to understand the mind of these nations, among whom our European traders have traveled ever since they could find a way to get to them?³⁹

If we do not heed this call to “understand the mind of these nations,” we run a serious risk of not only destroying another society’s economy but also their culture. John Stuart Mill best expressed the threat of imposing upon another culture’s morals and epistemic realities:

If it were only that people have diversities of taste, that is reason enough for not attempting to shape them all after one model. But different persons also require different conditions for their spiritual development; and can no more exist healthily in the same moral, than all the variety of plants can exist in the same physical atmosphere and climate. The same things which are helps to one person towards the cultivation of his higher nature, are hindrances to another . . . unless there is a correspon-

ding diversity in their modes of life, they neither obtain their false share of happiness, nor grow up to the mental, moral, and aesthetic stature of which their name is capable.⁴⁰

Care must be taken to the difficult task of not allowing the drive or economic growth to overpower consumers and producers in developing nations to the point that they must sacrifice their identities. It is the “imagery and cultural perspectives of the ruling sector in the center that shape and structure consciousness throughout the system at large,” claims Herbert Schiller, a leading critic of cultural imperialism. Dropping American products and ideas into foreign villages places serious danger of cultural imperialism upon their ancient uniqueness. Often times, consumer choice is eliminated as well:

‘They have no real choice,’ the cultural preservationists may say. ‘We have dumped cheap Western clothes into their markets; and they can no longer afford the silk they used to wear. If they had what they really wanted, they’d still be dressed traditionally. . . . This is a genuine problem, one that afflicts people in many communities: they’re too poor to live the life they want to lead.’⁴²

To be sure though, Appiah will argue, globalization does not merely create mass global homogeneity.

People who complain about the homogeneity produced by globalization often fail to notice that globalization is, equally, a threat to homogeneity. . . . When people talk about homogeneity produced by globalization, what they are talking about is this: the villagers will have radios; you will be able to get a discussion going about the World Cup in soccer, Muhammad Ali, Mike Tyson, and hip-hop; and you will probably be able to find a bottle of Guinness or Coca-Cola (as well as Star or Club, Ghana’s own delicious lagers). Then again, the language on the radio won’t be a world language, the soccer teams they know best will be Ghanaian, and what can you tell me about someone’s soul from the fact that she drinks Coca-Cola? These villagers are connected with more places than they were a couple of centuries ago. Their homogeneity, though, is still the local kind.⁴²

The Jewish Philosophical Struggle Around Business, Power, and Trade

Rabbi Yisrael Salanter, the great 19th century Lithuanian leader of mussar (Jewish ethics and self development), prohibited matzah one year because the workers were exploited at the factory. He taught that, on a very practi-

cal level, the needs of the stranger, orphan, and widow need to be prioritized especially as religious consumers. Rav Kook went as far as to call any work that ensures protections to workers to be the work of “Tikkun Olam.”⁴³

Jewish ethics and law value work, just worker compensation, and the worker more than they value the expansions of profit. To be sure, the right for employees to obtain and increase their earnings is secured but never is it secured at the expense of justice. It should be noted that it is taken for granted in this paper that the halakhic concerns here treat non-Jews with the same dignity as Jews. This question which the contemporary halachic Jew struggles with is not to be dismissed but must not remain our focal point on these urgent moral issues.

The Torah adamantly demands justice for the worker and justice for the stranger who each face a host of unprotected, fluxional, and tenuous predicament. In Vayikra 19:13, we learn of the Torah prohibition of *oshek* (*lo taasok et reacha*) and again here:

You shall not exploit a poor or an indigent employee, from your brothers or from your strangers who are in your land, in your gates. You shall give his pay in his day, and the sun shall not set on it—because he is poor, and he maintains his life by it—so he won’t call against you to God, and it will be a sin in you. (Deut. 24:14-15)

The dignity of the worker at times must even take priority over one’s family relationships (*shalom bayit*) as can be learned from the following Rabbinic story:

Rabbi Issi’s wife quarreled with her maid and, in the maid’s presence, Rabbi Issi denied that his wife was right. When she asked him, “Why do you declare me wrong before my maid?” he answered, “Did not Job say, ‘Did I ever brush aside the case of my servants, man or maid, when they made a complaint against me? What then shall I do when God arises; when he calls me to account, what shall I answer Him?’” (Job 31:13-14)⁴⁴

Even within the sanctity of marriage, the spousal relationship doesn’t seem to take priority over integrity to one’s workers. The family can be extended to include the Jewish people. One cannot defend a Jew on the sole basis of identity against the dignity of a non-Jewish worker. Protesting the abuse of power, the Torah charges the employer with many responsibilities to her employees and to ensuring that they are compensated properly and treated fairly in all dealings. In Deuteronomy 17, we learn that the Torah places certain restrictions upon the King (the political leader) that is in power. The King must not be in excess of horses (military power), wives (social power abuse), or silver and gold (wealth). While promoting

success in establishing economic and political strength and stability, the Torah is sure to restrain leadership from greed and excess in both personal experience and in national sovereignty and expansion. In the modern era, taking homiletic license, Rabbi Soloveitchik used this model of the king to articulate the potential power of the contemporary Jewish moral self as being manifest as a dialectic between majesty and humility. Today, an individual has the power, opportunity, and mandate to influence the world with the power of a king but only with a concomitant commitment to humility.

The dual religious experience of *majesta* and *humilitas Dei* has had its impact upon Judaic morality. There is, indeed, as we have indicated above, two moralities: a morality of majesty and a morality of humility. The moral gesture of cosmic man aims at majesty or kingship. The highest moral achievement for cosmic man is sovereignty; man wants to be king. God is king of the world; man, imitating God, quests for kingship, not only over a limited domain, but over the far and distant regions of the cosmos, as well. Man is summoned by God to be the ruler, to be king, to be victorious. Victory, as the most important aspect of kingship, is an ethical goal and the human effort to achieve victory is a moral one, provided the means man employs are of a moral nature.⁴⁵

Rabbi Soloveitchik argued that the *homo religiosos* can and should seek to emulate a king in the world as a powerful leader of society but that this must be complemented by the cultivation and exercising of humility to retreat and to be restrained by significant moral economic demands. This is the challenge for a profit-oriented contemporary Jew: how to have a positive global impact, succeed in securing the needs and desires of one's family and community while ensuring that one is not causing harm to individuals that cannot be seen. One must have the humility, as a global king and producer of human needs, to see that God demands more in a "victory" than just self-gain.

How do the sages argue around the exercising of majesty and humility in the workplace? How is this workplace understood? In fact, there is an incredible Talmudic argument among the Sages about the virtues and vices of globalized trade (*Shabbat* 33b). Rabbi Yehudah argued "How admirable are the deeds of this nation! (the Romans). Throughout the land (Israel), they have established marketplaces, they have established bridges, and they have erected bathhouses." Rabbi Shimon bar Yohai, on the other hand, criticized the Romans for establishing great commercial centers in that "everything they have established has been only to serve their needs. They established marketplaces to house their prostitutes, bathhouses to beautify

themselves, and bridges in order to collect tolls.” For Rabbi Yehudah, the expansion and proliferation of the world empire is positive since it creates civilization and infrastructure throughout the world. For Rabbi Shimon ben Yochai, the Roman Empire only represents lust, waste, and greed. It should, of course, be noted that Rabbi Shimon seems to have been opposed to business and labor in general. This becomes evident immediately following this Talmudic passage where he expresses his anger at farmers for working and their commitment to what he views as the inane and unsavory mundane instead of learning Torah. Rabbi Shimon had been hiding in a cave learning Torah for years out of fear of being caught by the Romans. When he emerged from the cave, he began burning up the world everywhere he glanced. In oppressed seclusion, he came to develop an animosity for work itself, not the ideology of the sages who were opportune to safely work and thrive. The Israelites clearly benefited on some level from the Roman infrastructure that was built and so for Rabbi Yehudah their work was praiseworthy. For Rabbi Shimon though, the intentions and designated use of the infrastructure must be accounted for as well in determining the virtue of society’s economic practices and infrastructures. Today, are we most interested that “the west” enable profit and growth via the building of roads, establishing of satellites, and setting up of franchises in the developing world because it builds that region and the global economy or are we more concerned with the intentions of these builders and the cultural and moral value of what is produced from this infrastructure? As Americans, now similar to the ancient Roman builders, do we like many modern economists apply the reasoning of Rabbi Yehudah or Rabbi Shimon? I will argue that the answer to our modern predicament necessitates the wisdom of both positions. There is potential to benefit from the mass infrastructure that the economic superpowers create (Rabbi Yehudah). At the same time, the goal that these resources are allocated towards is also of prime importance (Rabbi Shimon). Growth can not be halted and yet allocation must be reexamined.

The average American citizen today has access to a tremendous amount of consumer power reserved historically only for the aberrant elite. In a beautiful passage, Ben Zoma expressed tremendous gratitude for the many individuals who combined to produce his daily bread and his garments. Whereas Adam had to do the entire farming and production process himself to be sustained, Ben Zoma was thankful to “find all these things prepared for me” (*Berakhot* 58a). Ben Zoma here celebrated the ease and utility of a more advanced marketplace that can provide better consumer choice and quality.

While Ben Zoma and the Rabbi Shimon seem to be opposed to dedicating their lives to the labor of their own hands, albeit in quite different ways, most Rabbis in the Jewish tradition have argued for the virtue of work. Shemayah taught “*ehav et hamelakhah*” (to love work), (*Avot* 1:10). Rabbi Shimon ben Elazar said:

Great is work because even Adam did not taste food until he had performed work, as it is said, “The Lord God took the man and placed him in the Garden of Eden to till it and preserve it” (*Genesis* 2:15). Only then do we read, “The Lord God commanded the man: From every tree of the garden you may eat” (*Genesis* 2:16).⁴⁶

Rabbenu Bachya wrote:

“Mankind’s livelihood requires his active participation. Apart from the period of [the Israelites’] wandering in the wilderness, and other times of miraculous intervention, there is no manna from heaven. This active participation of man in the creation of his own wealth is a sign of spiritual greatness. In this respect we are, as it were, imitators of God.”⁴⁷

Work is considered not only desirable but a commandment and a sign of human dignity. One of the primary responsibilities that a parent has toward children is to teach them a trade (*Kiddushin* 29a). In fact, the Rabbis even argued that the commandment of the Sabbath requires not only rest on the 7th day but also work on the previous six days (*Ketubot* 5:5).⁴⁸ More recently, Rabbi Soloveitchik argued that human work was at the core of our dignity and sanctified purpose. “When God created the world, He provided an opportunity for the work of His hands—man—to participate in His creation. The Creator, as it were, impaired reality in order that mortal man could repair its flaws and perfect it.”⁴⁹ Jewish existence and human existence are meaningful and purposeful due to our responsibility to build, create, and improve the world that we have been lent. It is for this reason that before even fulfilling day-to-day charity demands, Jewish law demands that a minimum of 10% is allocated to the needy.

The anarcho-capitalists have argued that to enable man to “repair” and “perfect” the world, they must have radical autonomy with unrestrained pursuit of economic interest. As opposed to the more mainstream capitalists, anarcho-capitalists suggest doing away with any government-led legal enforcement and to make it all voluntary.⁵⁰ The Torah’s commitment to the creation of the just society and to individual lives of responsibility and obligation rejects this anarchy. This can be most clearly seen in Biblical history during the anarchic period of the *shoftim* (judges): “In those days there

was no king in Israel; every man did what was proper in his own eyes” (Jud. 17:6, 21:25). In such a culture, many charismatic leaders will attempt to lead but no moral foundation can possibly be set in society nor will matters be settled with any recourse to law. This admonition is more relevant today than ever before in a culture where doing what is proper in one’s own eyes may risk the lives of thousands of others. In short, Jewish thought from the Bible to Aggadot to modern Jewish philosophy support the pursuit of wealth but demand that the power and influence is not only cultivated righteously but also used and allocated with just deliberations and systems.

Competition in a Globalized World: A Jewish Response

There is a tremendous amount of literature on Jewish law and competition. I will not attempt to rehash that here. One might begin with the extensive articles by Rabbis Simcha Krauss and Chaim Jachter. Here we will strive to understand these principles and laws in a framework of international trade and business, with a focus on the impact in the developing world. These business laws are far from devoid of ambiguity in their practical application. We can only begin to brainstorm potential applications that we can hope to persuade as convincing for our communal policy.

While work and economic power can clearly be virtuously attained and exercised for an individual, we must address issues of competition since it is at the core of making a living for oneself. In the modern era, how do we understand the value of work that hurts or threatens another’s livelihood namely through competition? One of the most explicit Tannaitic statements allowing for competition can be found in a beraita (*Bava Batra* 21b):

. . . a person may open a rival store next to the store of his fellow, or a rival bathhouse next to the bathhouse of his fellow, and [the established operator] cannot prevent him from doing so, because [the rival] can say to [the established operator]—“You do as you wish inside your property, and I do as I wish inside my [property].”

So we can see from the above Talmudic passage that the Sages did, at times, allow for competition with a *laissez-faire* philosophy. While there may be concern for the livelihood of the established business enterprise, there is also protection of emerging ventures.

Conversely there is a fascinating Talmudic text that addresses our issue of competition with a more critical lens later in *Bava Batra* 21b:

Rav Huna said: If a resident of an alley sets up a hand mill and another resident of the alley wants to set up one next to him, the first has the

right to stop him, because he can say to him “You are interfering with my livelihood.” . . .

Rav Huna son of Rav Joshua said: “It is quite clear to me that the resident of one town can prevent the resident of another town (from establishing a competing outlet in his town)—not, however if he pays the poll tax to that town—and that the resident of an alley cannot prevent another resident of the same alley (from establishing a competing outlet in his alley).”

Rav Huna son of Rav Joshua then raised the question: “Can the resident of one alley prevent the resident of another (from competing with him)?”

Let it stand (this question is unresolved).

Two different trends emerged among the sages as demonstrated in the tension between the two texts shown above. The halakhic decisors ultimately follow Rav Huna son of Rabbi Joshua.⁵¹ This is to say that a business may not set up shop in a foreign zone. If one’s business does intrude into another’s “alleyway” that business must pay a tax. It is clear from this that the halakhah mandates a version of fair trade (leveling the playing field) over free trade (removing all barriers of entry into markets). Rabbi Moses Isserles (also acronymally known as “Rema”) rules that price cutting is forbidden and if an established enterprise will be expected to be ruined by competition that the new enterprise may not enter.⁵² It is prohibited, *l’halakha*, to steal the business of another already established in an area.⁵³ This means that when a US corporation lands in a Peruvian village and wipes out all of the local businesses, this is assur. For Rema, based on the above Gemarrah, one may not even pay the tax in order to move into another’s “alleyway.”⁵⁴ Rabbi Moshe Feinstein, in fact, provides even more protection to one’s livelihood. For Rabbi Feinstein, if a new business will reduce another’s earnings to be below the mean earnings of one’s peer socio-economic group then that is enough to require establishing barriers of entry.⁵⁵ Parenthetically, twenty-five American states have enacted statutes forbidding companies from selling below cost to prevent “the hardships of cut-throat competition.” Rabbi Hayyim Sofer in the 19th century forbids one from challenging a rival by selling at a lower cost in that foreign community than one normally does in one’s primary community.⁵⁶ All too often today American products get sold for a third of the price in a developing country to gain a monopoly in their market and destroy the local established competition. The Talmud teaches a paradigmatic case called “*ani*

hamekhapekha bahararah” where a poor individual has a cake snatched away from him (*Kiddushin* 59a). Rabbenu Tam explains that the “cake” that is being snatched away is a job.⁵⁷ The Sages were concerned not only about foreign competitors driving down costs too low but about stealing jobs from the local established infrastructure. Even where *halakhah* at times allows for competition, Rabbi Yaakov Mordecai Breisch invokes the ethic of “*lifnim mi’shurat ha’din*” (going above the letter of the law) to ensure that jobs are protected.⁵⁸ So, in areas where *halakhah* doesn’t clearly forbid cutthroat competition that harms the livelihood of another, Jewish ethics demands that one rise above the letter of the law. Rav Aaron Kotler argued that, in the spirit of supererogation, one must go beyond the strict legal requirements to ensure the highest level of ethical treatment in business.⁵⁹

If the Torah were only to demand protectionist anti-competition policies then capitalism could never be accessible to the contemporary Jew. We further learn that if the means are available to the established business to counter a threatening competitor’s offer (i.e., promotions) then protectionism is rejected since the competition is destructive. We see this in *Bava Batra* 21b:

Said Ravina to Rava: May we say that Rabbi Huna adopts the same principle as Rabbi Judah? For we have learnt: Rabbi Judah says that a shopkeeper should not give presents of parched corn and nuts to children, because he thus entices them to come back to him. The sages, however, allow this!—You may even say that he is in agreement with the sages also. For the ground on which the sages allowed the shopkeeper to do this was because he can say to his rival ‘Just as I make presents of nuts so you can make presents of prunes;’ but in this case they would agree that the first man can say to the other: ‘You are interfering with my livelihood.’

The *halakhah* follows this Talmudic selection.⁶⁰ This ensures that competition can exist via promotional activity as long as the competitor can reasonably meet the challenge posed to its sales. Predatory price cutting (selling below costs to drive out another business), on the other hand, is forbidden, as taught in a Mishnah “[Rabbi Judah says] He may not lower the price of his goods below the market price. But the sages say: He is remembered for good” (*Bava Metzia* 4:12). The Talmud explains: “What is the reason of the sages? Because he lowers the market price (*mirvah le’tar’a*)” (*Bava Metzia* 60b). This shows that there is a Talmudic tension between protecting the money of the consumers and protecting the interests of businesses.

Torah violations do not only occur in cases of predatory price cutting but also in overpricing (*issur onaah*). It is forbidden for one to charge a price

that is $1/6^{\text{th}}$ (which is actually treated as 20%) above the community's prices. The *halakhah*, as clearly demonstrated above, suggests market regulations to ensure justice for all those involved (buyer, seller, and trader). Rabbi Alexandri explained that the ninth blessing of the *Amidah* (*birkat hashanim*) was instituted in order to pray for a fruitful harvest and to prevent the power of the wicked wealthy who can charge unreasonably exorbitant prices for food (*Megillah* 17b). We can say, then, that Rabbi Alexandri argues that this blessing, which is said three times a day, is protesting high food costs and the source is brought from the words of David HaMelekh! The laws of *ona'ah* are separate from those of *hasagat gvul* and those of price-cutting and deserve their own attention beyond the scope of this paper.

One might similarly inquire about a case of overpricing where there is no competition or when the timing in the business sales precedes the arrival of competition. Pricing policies have historically been viewed in a different light when the foreign culture's lives depend upon the arrival of goods. In a different culture, Cicero, the Roman philosopher and politician who lived just over 2,000 years ago, posed the following dilemma:

A merchant brings grain from Alexandria to Rhodes, where famine conditions prevail. While current market conditions allow the merchant to sell his grain at a very favorable price, he knows that several others ships laden with grain are on their way to Rhodes. If the Rhodians learn of the imminent arrival of the ships, the demand and hence the market price for the merchant's grain will fall. Is he to report the fact to the Rhodians, or is he to keep his own counsel and sell his own stock at the highest market price?⁶¹

Prima facie, this is a question of *onaah* (price fraud); although the Talmud relates the following law: "Rabbi Judah ben Batera said: 'The sale of a horse, sword, and buckler on (the field of) battle is not subject to *ona'ah*, because one's very life is dependent upon them'" (*Bava Metzia* 58b). Questions, beyond the scope of this article, should be raised within this debate around universal access to prescriptive drugs.

These questions of pricing and competition have not been limited to companies. Legal authorities have also applied them to the establishment of new synagogues⁶² and recruiting for schools. To avoid being discursive, this article has endeavored only to shed light on the most urgent issues of fair trade and competition in the economic marketplace where it seems that today our culture has many putatively objective beliefs of the virtuoso of the perpetuators of competition in which we seem to be inclined to invest a certain degree of confidence and importance.

Cutthroat competition, may not in fact, even provide the greatest potential for profit. Many contemporary scholars have come to advocate the global benefits produced within collaboration and controlled competition since they can produce benefits for more parties involved.

One of the ironies of the recent success of India and China is the fear that... success in these two countries comes at the expense of the United States. These fears are fundamentally wrong and, even worse, dangerous. They are wrong because the world is not a zero-sum struggle . . . but rather is a positive-sum opportunity in which improving technologies and skills can raise living standards around the world.⁶³

There is an emerging crisis developing under modern globalization as was argued in the first section of this paper. *Halakhah* argues that a fully deregulated economy will only enable the perpetuation of these injustices (unfair monopolies and competition, price cutting, *oshek* (mistreatment of workers in poorer regions in the world), *onaah* (overpricing), etc.).

Socially Responsible Investment, Consumerism, and Halakhah

In previous sections, we have focused on the owners and workers of the globalized marketplace. Our interest now will shift to stakeholders and consumers. There has been very little discourse that has transpired in the Jewish community around socially responsible investment (SRI). In American history, the 17th century Quakers can be seen as leaders of investment responsibility of investment responsibility. They refused to gain or profit from the two profitable industries, war and the slave trade. The first modern fund promoting socially responsible commerce is known as the Pax World Fund began in 1971. Today there are over 100 funds similar to Pax throughout the world which serve to ensure justice for workers, consumers, competitors, suppliers, and governments, which do not harm the environment, which do not pose dangers to people or animals, and which are sold fairly. In the modern era, sadly, some economists argue that corporations do not have a responsibility to invest ethically. Milton Friedman argued

A corporate executive's responsibility is to make as much money for the stockholders as possible, as long as he operates within the rules of the game. When an executive decides to take action for reasons of social responsibility, he is taking money from someone else—from the stockholders, in the form of lower dividends; from the employees in the form of lower wages; or the customer in the form of higher prices.⁶⁴

How does halakhah respond to a culture that believes that the only economic goal is to make as much money as possible?

Rav Moshe Feinstein ruled that shareholders who have some control of company policy are considered owners. This is to say that a shareholder is halakhically obligated to ensure the ethical standards of her investments.⁶⁵ Rabbi Jacob Isaiah Bloi went even further and argued that any shareholder is considered an owner in all regards.⁶⁶ According to this whether or not the investor has any control, she is nonetheless accountable for the deeds and commitments of her investment. Some legal authorities, it should be noted however have tried to minimize the obligations of the investor.

When a company sells a product produced under unjust practices the consumer is most often unaware of this. The stakeholders need to ensure this stumbling block (benefiting from the oppression) isn't placed before consumers. There is a Torah prohibition of *lifnei iver*—"Before a blind person, do not place a stumbling block" (Lev. 19:14)—which Rabbi Shlomo Zalman Auerbach understood as fully applying to Jewish—Non-Jewish relations since non-Jews are obligated in the Noahide laws.⁶⁷ This is to say that there is a Torah prohibition against allowing a company to place a stumbling block before secular society that may lead to wrongdoing. Even further, there is a rabbinic prohibition of *mesaya l'yiday ov'rei aveira* which teaches that one may not assist wrongdoing, on any level, even where the wrongdoing would have been achieved without outside assistance.⁶⁸ Rabbi Abraham Abele Gombiner has argued that this rabbinic prohibition applies even in cases of assisting the moral misconduct of an apostate or any human of any background.⁶⁹ In short, *ba'alut* (ownership), *lifnei iver* (abetting moral misconduct) and *mesaya* (assisting moral misconduct) provide sufficient *halakhic* disapprobation that must be taken very seriously today by those stakeholders committed to *halakhah* and making society socially just. Before investing any money, one must be aware, to the best of one's ability, of the practices of the establishment.

Beyond the stakeholders, what are the obligations upon the consumer? The Rabbis seem to demand neither a strict libertarian life nor a communitarian society. One cannot simply be concerned with one's own business practice and isolated success. Four amoraim (Rav, Rabbi Hanina, Rabbi Yohanan and Rav Haviva) teach that whomever has the power to protest against members of his household doing unjust acts but does not protest is punished for the transgressions of the members of his household; whomever has the power to protest against the people of his town doing unjust things but does not is punished for the deeds of those in his town; whomever has the power to protest against the entire world and does not is punished for the

deeds of the entire world (*Shabbat* 54b). These sages imagine what it would be like to be a global citizen and demands that, as Jews, we not be passive bystanders of injustices that occur outside of our private sphere.

The Talmud makes the case for consumer responsibility using the analogy of a mouse. When food is “stolen” by a mouse, it is not the mouse that causes theft but the hole in which the mouse stores its snatched goods. Without the hole being there, the mouse would not be able to steal (*Kiddushin* 56b). This concept is brought from the abstract into practical halakhah. Rabbi Yosef Karo brings this Talmudic selection as the source for the ruling that one may not buy goods from an establishment that didn’t do their work ethically.⁷⁰ Once thieves have no customers, they will not as easily be able to successfully do wrong in the future. We know from Rabbi Yohanan’s quoting in the name of Rabbi Shimon, son of Yohai, of a prohibition of *Mitzvah habaah b’aveira*, that it is forbidden to try to fulfill a mitzvah that is intrinsically connected to wrong-doing (*Sukkah* 29b-30a). In the examples of buying Jewish books, kosher meat, or a home, no human exploitation can be involved for those objects to maintain their sanctity.

It is not only corporate ownership but also consumer ownership which emphasizes the need to take responsibility for one’s property. The Torah teaches that one must build a fence upon one’s roof to ensure that no one is harmed on one’s property (Deut. 22:8). This is to say that ownership implies responsibility to the public. The core value here is the avoidance of reckless ownership and of damages or human abuse. Today, as mass consumers and investors, I contend that we are responsible to build “a fence” to protect all those potentially harmed by the products or use of our nation’s goods. Consistent consumers of certain products can in many ways be seen as having the power of investors as they ensure the company’s growth. Every product purchased is like a share purchased in the company. Jewish communities committed to halakhah must recommit to the importance of being a moral consumer holding the power to affect the treatment of workers around the globe. The *Shulhan Arukh* mandates that “*ha’sokher poalim yenhag imahem k’minhag hamedinah*”—one cannot demand that an employee work more hours than is the *minhag* of that area (even if it is for more pay).⁷¹ While Rabbi Feinstein’s *teshuvah* only seems to deal with the investor and not the consumer, the reasoning should apply equally to all those who contribute to a company’s operation and growth. In addition to making more responsible investments, one might consider funding micro-loans in the developing world (MFI) that enable some of the poorest to start their own sustainable business enterprises. In addition to taking ownership of how we use our own funds, we should urge others to become more

conscientious of the global ethical implications of our spending. Rambam argues that “anyone who can protest and doesn’t is punished.”⁷¹ One need not go to the picket line (although this author encourages it). *In a society that speaks in dollars and sense, moral and conscientious consumerism is one of the most effective ways to protest.*

A Call to Responsibility

Chief Rabbi Jonathan Sacks has called upon the Jewish community:

I have argued that we may not abdicate responsibility for the world we hand to our children. One of the forms of this abdication takes is what George Soros calls “market fundamentalism”—the idea that we can leave it to the market to take care of its own consequences. We cannot. That rests with us, severally and collectively, as global citizens.⁷³

American Jews today are often seen by the public as being mostly socially liberal but often times as fierce conservatives on three issues, albeit to different degrees: Opposing all Anti-Semitism, Advocating for Israel, Representing Pro-Capitalism. The American Jewish community of the last 30 years has proven to be extremely successful at organizing our resources and power for ritual concerns and for protecting our parochial interests. For example, the hashgacha (kosher certification) enterprise has mastered American consumerism. How can we also allocate our energy and organization to ensure awareness of not only kosher products but also of ethical products and work practices?

In the Bible, when Joseph had power, he was able to bring his family into the greatest empire on earth at the time (Egypt). However, when the favor of the Pharaoh left the Israelites, all of this power was used to enslave them. Joseph had been in charge of Egypt’s economy: “And Joseph collected all the silver that was found in Egypt and in Canaan for the grain that they were purchasing, and Joseph brought the silver to the house of Pharaoh” (Gen. 47:14). Globalization, like Joseph’s economic power, has brought Jews a lot of freedom, but when “freedom” is not managed ethically and when power remains in the hands of the few, that system can be perverted and corrupted.

The laws around the Sabbath, *Shmittah* (sabbatical year), and *Yovel* (jubilee year) have for centuries demanded that Jews and their workers rest from the constant hustle and bustle of the everyday marketplace. In a globalized marketplace, however, where work is outsourced and workers and their employers often times never come face-to-face, the same dignity for

self sustainability is not ensured for so many workers. The distance between owner-worker and worker-consumer often allows for an exploitation of the rights and responsibilities of workers. Liberal activist Rabbi Arthur Waskow argues:

The criticism of globalization is not an attack on capitalism per se. The Torah, in fact, affirms the acquisition of wealth. So Torah is not capitalist or socialist. It is only anti-capitalist run amuck or anti-socialism run amuck. In Jewish thought, we are all accountable to God, and so we are obligated to help right the wrong that corporations that seem accountable to no one are leaving in their wake. Globalization is a threat to everyone, Jews and non-Jews, and we need to educate people so that they understand that an underpaid, exploited worker in China hurts someone in Detroit by denying them a job at a wage that while higher is only fair given the return to the corporation. That is our job, our role. That, too, is repairing the world's soul.⁷⁴

Millions around the globe see the Jews at the center of the evils produced within the globalized economy. Attempting to improve the system's conscience should accompany work at changing the public perceptions of the system's actual controllers. This reality can not fall subject to intellectual rumination or cocktail chatter but must affect the way that we view ourselves as consumers and producers.

Robert Reich wrote

We are not mere instruments of a new economy. We are not slaves to its technological trends. And we should not misdirect the blame for its less desirable, more worrisome consequences. As citizens, we have the power to arrange the new economy to suit our needs, and in so doing to determine the shape of our civilization.⁷⁵

So how might a Jewish consumer begin to adapt and advocate to address these problems? Here are ten meager possible starters (in no significant order):

1. Fund micro-loans in developing countries to help build sustainable communities. You might consider joining the Uri L'Tzedek KIVA account.
2. Put pressure on local corporate leaders in our communities and beyond who are accused of underpaying or mistreating workers to abide by certain ethical procedures and Jewish law.
3. Lobby your Senator to raise the standards of ethical trade and to ensure that all trade agreements include enforceable regulations that

maintain just labor standards. The process of trade agreements should also be transparent to the public. Ensure that foreign leaders and their governments have the right and ability to set policies to protect the rights and interests of their citizens.

4. Help build consumer awareness of fair trade products, purchase them yourself, and be sure that your schools, synagogues, and offices do the same. Encourage your local supermarket to supply more fair trade products

5. Avoid purchasing products from companies with known predatory tendencies or labor injustices

6. Support the battle to cut U.S. subsidies to U.S. farmers which enables overproduction and sales below market price in developing countries

7. Consider buying produce from Community Supported Agriculture (CSA)

8. Ensure all establishments that you patronize abide by environmentally friendly practices

9. Take opportunities if and when possible to travel and speak with individuals from other cultures and learn about their lives, livelihoods, concerns, and ideologies

10. Learn more about the Torah's laws and values around just business practice (Choshen Mishpat). Also learn more about the intricacies of capitalism, socialism, globalization and philosophies of economic oppression and human dignity.

11. Support the Tav HaYosher in the U.S. and the Tav Chevrati in Israel (two seals given to kosher restaurants ensuring just work practices).

12. When you host a *simcha* (community celebration), ensure that all products are purchased from the most just establishments

13. Lobby for foreign aid reform to ensure that more money is given to developing nations, that the aid prioritizes the alleviation of poverty, and that it is not "tied aid" (received only through U.S. crop). This is bad environmentally and bad for foreign industry development. In addition more than 70% of the expense ends up being allocated to transportation and the most needed food is not what arrives. The food/funds should be determined by the needs of the poor in the receiving country. Approximately 50,000 humans die a day of hunger.

This is unacceptable when enough resources exist to feed all.

14. Urge federal politicians to add a third “d” into our global strategy: defense, diplomacy, and now development.

In 2008, under the leadership of Uri L'Tzedek, nearly 2,000 Jewish leaders and kosher consumers signed on to an effective boycott demanding that Agriprocessors, the largest producer of kosher meat in America, reform their unjust practices. There was great efficacy to this effort which can be seen as the beginning a contemporary American Jewish community demanding adequate ethical standards in our businesses industries.

More significantly, Uri L'Tzedek has launched the Tav HaYosher (the ethical seal), based off of the Israeli B'Maagalei Tzedek's Tav Chevrati. This is a seal placed in New York Kosher restaurants indicating that the restaurant is not only kosher but also that the workers are treated properly. One month after the launch of the Tav HaYosher in May 2009, 11 kosher establishments had already signed on and been verified. Multiple other cities also inquired to request the Tav. In our current financial crises, we must ensure that the most vulnerable in our society are protected. That is the priority that the Torah dictates.

Conclusion

It has been argued here that the moral stakes at how the global economy operates have been drastically raised in the last decade. Appiah says it well:

Only in the past couple of centuries, as every human community has gradually been drawn into a single web of trade and a global network of information, have we come to a point where each of us can realistically imagine contacting any other of our six billion conspecifics and sending that person something worth having: a radio, an antibiotic, a good idea. Unfortunately we could also send, through negligence as easily as malice, things that will cause harm: a virus, an airborne pollutant, a bad idea. And the possibilities of good and of ill are multiplied beyond all measure when it comes to policies carried out by governments in our name. Together, we can ruin poor farmers by dumping our subsidized grain into their markets, cripple industries by punitive tariffs, deliver weapons that will kill thousands upon thousands. Together, we can raise standards of living by adopting new policies on trade and aid, prevent or treat diseases with vaccines, pharmaceuticals, take measures against global climate change, encourage resistance to tyranny and a concern for the worth of each human life.⁷⁵

Much of modern western society has been taken over by *akhilah gasa* (excessive consumption) what many theologians have called “an idolatry for materialism” and obsequiousness to the salacious cravings of self-desire where increased profits and luxuries are at serious risk of becoming the greatest cultural goals and coveted dreams. A notion of material restraint is anathema to so much of American society that the Jewish ethos cannot demand less than challenging the very notion of the unrestrained and paradisiacal devoid of moral conscience. Religious Jewish life must embrace the *Verbum Externum* (external word) of Torah as well as the *Verbum Internum* (internal word) of human conscience. Rav Kook protested against a culture of materialism and dreamt of freedom from such spiritual exploitation.

The universe is sustained by noble dreams of varying intensity. The Prophets dreamt, “In a dream do I address him,” as did the poets and idealist architects of a regenerated world; we all dream, even as the Lord “turns back the captivity of Zion.” Vulgar materialism darkens the world, propagating pain and despair. Such pangs of love chasten the world and highlight the defective reality venerated by the unthinking. Eventually, the visionary dream will be realized, even as “Mouth to mouth do I speak to him, manifestly, and not in riddles; and he beholds the likeness of the Lord.”⁷⁷

This author also has a dream, a dream where the contemporary Jew can embrace the full wealth of his or her spheres of obligation, to see that there is responsibility to the self, to one’s fellow Jew, to a stranger regardless of her faith, to social domestic infrastructures, and to God. The great Noble Prize winner and leader of micro-finance said it prophetically:

Poverty does not belong in civilized human society. Its proper place is in a museum. That’s where it will be. When schoolchildren go with their teachers and tour the poverty museums, they will be horrified to see the misery and the indignity of human beings. They will blame their forefathers for tolerating this inhumane condition and for allowing it to continue in such a large segment of the population until the early part of the twenty-first century.⁷⁸

There is a need for ethical realism (an ethics of balance) devoid of cynicism or perfectionism. Having left the shtetl, in our current situation, excuses of anti-Semitism, apathy, excessive burden, or parochial priority for disengaging are weakened. The same is true *mutatis mutandis* now that we are all consumers of products from around the world, that we must now also all become builders of the world. There is something perhaps very messianic and mystical about how “flat” and interconnected our society has become

and it is my humble prayer that the *Am Kadosh*, our holy nation, can rise to the challenge to sanctify our human interconnectivity. “Rabbi Elazar said Rabbi Hanina said, ‘Torah scholars increase peace in the world, as it is said: “And all your children will be students of Hashem and your children will have abundant peace” (Is. 54:13)—do not read “your children” but “your builders”’” (*Berakhot* 64a). May we all be blessed to become unique builders in the world perpetuating peace concomitant to development and opportunity for security and growth for all.

NOTES

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