



The Current Crisis & Its Causes

SEEKING REASONS & FINDING RESOLUTIONS

Based on an essay by **RABBI ELCHANAN BUNIM WASSERMAN**, ד"ר, published in *Koveitz Ma'amarim*

BECAUSE YOU LOST YOUR FAITH AND FIRM BELIEF IN THE CREATOR OF THE WORLD, YOU WERE SMITTEN WITH A LOSS OF BELIEF AND TRUST IN YOUR FELLOW MAN.

AS WE ARE PUBLICLY addressing our current situation, we must do so with a sense of reality. And what can be more in touch with reality than the massively destructive depression that has stricken the entire world? People are searching for all kinds of insights and techniques to deal with this crisis, but without success. Let us attempt to analyze this crisis and its causes from a Torah perspective, which after all is the source and essence of Creation, and encompasses all worldly events in the years that have followed.

It seems to be a natural tendency for a person to attribute all of his achievements – such as prosperity, distinction, and any other positive gains – to his own merit. These are [he thinks] the results of his inborn abilities, “my strength and the power of my hand” (*Devarim* 8,17). By contrast, when experiencing setbacks or failures, and he finds himself sinking, or on a downhill slide, he assigns the blame to others, to external forces. We find similar such tendencies among nations of the world. They attribute the cause of a current crisis to outside forces, unconnected to them and their policies.

This is in stark contrast with the Torah’s approach. When the sons of Yaakov were treated with suspicion and threat of persecution by the Viceroy in Egypt – whom they did not recognize as their long-lost brother, Yoseif – their immediate response was to each cry out to the others: “But we are guilty of mistreating our brother, whose pleas we ignored!” (*Bereishis* 42,21). *We are not being victimized by the wickedness of the Viceroy or other outside causes. We brought this on ourselves.* All that occurred to them was not happenstance in their eyes. They did not hesitate to cry out, “What is this that Elokim has done to us?” (*ibid.* 42,28), for they recognized *Hashem* as the Primary Source of all cause-and-effect.

THE “CAUSES” DO NOT PROVOKE THE CRISIS. THE CRISIS IS A DECREE FROM HEAVEN WHICH BRINGS ABOUT THE PERCEIVED “CAUSES.”

The differences between the two approaches outlined above are truly profound. When one does not recognize the true cause, and attempts to determine why events take place through mere speculation, the corrective design that results is only a product of guesswork, and in actuality achieves no solution whatsoever.

“*Hashem* has many agents” (*Rashi* in *Shemos* 16,32). If *Hashem* desires to impose difficulties on the world, He has no shortage of means to do so.

The “causes” do not provoke the crisis. Rather, the crisis is decreed in Heaven, and that brings about all sorts of forces and chains of events that people, in their limited vision, identify as *the* prime causes of their difficulties, in line with the prophet’s comment, “Does the axe take pride in [its power over] the person who wields it?” (*Yeshaya* 10,15).

Our primary role is to analyze and then determine where *Hashem* found our interpersonal actions lacking, and thus decided to bring about a crisis. After all, our fault-ridden conduct of affairs is the true cause of the crisis, and it is incumbent on us to do our best to correct these flaws. In brief, it would be pointless for us to limit our search to technical symptoms that are but imaginary producers of the crisis we suffer, and we must instead use perceptive vision to determine what truly clouds our horizons with defeat and despair.

We must delve into the crisis, to determine its essence, to recognize which cures should be employed. The first step, then, is an accurate diagnosis. The world in general sees the problem as one of a shortage of money: Everyone involved – individuals, corporations, entire countries – suffers from poverty. But after some thought, one realizes that this conclusion is very superficial, and off the mark. True, certain individuals are impoverished, for a variety of reasons. That could be the case with an entire city, even an entire country, if

The essence of financial depression is not lack of cash but lack of cash flow. People lack sufficient trust in one another to extend credit to them, which is so essential for business activity.

money is being displaced and rerouted to other locations. But the entire world is not lacking money! Money did not simply disappear from the planet. If so, where is all the money?

The answer is simple, indeed. The lion's share of "the missing money" is in the possession of private millionaires and in select national treasuries – but these funds are not experiencing any flow. People have simply lost trust in one another, to the degree that they will not extend credit to others to facilitate investment and commerce. Economic well-being, however, is based on flow of merchandise, with money changing hands, to sustain business, credit, and so on. "*Chessed* (Kindness) builds the world" (*Tehillim* 89,3).

"Why are coins called 'zuzzei'? Because they move (*zazzim*) from one to another" (*Midrash Bamidbar Rabba* 22,7). The strength of a currency is reflected in its flow. Otherwise, it disavows its value. It is, in effect, worthless. This is the Aleph Beis of economics, and in this insight lies the secret of community-wide depression, and the clue to widespread poverty.

WHAT HAPPENED TO BASIC TRUST?

This phenomenon invites a question. Why is lack of trust currently worldwide? In eras of old, when *Klal Yisroel* was blessed with prophets, they would forewarn the people of a punishment looming as retribution for a sin, in keeping with "As a man will inflict his son [with pain], so does *Hashem Elokecha* inflict you" (*Devarim* 8,5). This is not a matter of flogging the sinner, but a means of arousing him to strive for self-improvement. – "*Lema'an yishma'u ... veyira'u*. So that they hear and come to fear [*Hashem*]" (See *Devarim* 31,12).

Today, when we do not have prophets to warn us and advise us, *Hashem* designs a punishment that has some commonality with the sin – that is, it can be recognized as being related to the sin, so the guilty parties might gain awareness of the failing that needs correction.

In the most recent generation, people have sunk into the quicksand of *kefirah* – denial of G-d, and rejecting belief in Him and His Torah. The Talmud informs us that the Sages of old succeeded in eliminating the impulse to worship idols. In its place, an urge to deny G-d and His powers emerged. We must note, however, that the Torah's judicial system deals more severely with *kefirah* than with idol worship (as per *Rambam Hilchos Rotzei'ach* 5,6).

This contrast emphasizes the importance of focusing on trust and basic belief as a means of finding the key to understanding our current crisis. The punishment of lack of trust is similar to the crime: You have rejected your belief in the Creator and His Torah, through which He leads the world. As a result, you have had your trust and faith in your fellow man denied. You will now see firsthand the difficulty of leading a world that is beset with a lack of trust.

SUFFERING ... TO PROVOKE INTROSPECTION AND IMPROVEMENT

"No suffering is inflicted on the world except for the sake of Israel" (*Yevamos* 63a), and "... for the sake of the peoples of the earth" (*Bava Basra* 8b). Suffering is never a matter of happenstance. It is meant to serve as a forewarning and admonition, so that those who are exposed to it contemplate and analyze the situation: *What have I done wrong? What must I do to correct this fault?*

A question still remains: Why has this generation been so incapacitated, so more challenged in basic belief than all other generations? To this, too, the Torah provides an answer. We say in the second paragraph of "*Shema*": "*Vesartem va'avadtem ... you will go astray and you will serve other gods*" (*Devarim* 11,16), on which *Rashi* expounds, "Once a person strays from Torah, he immediately clings to alien beliefs" (quote from *Sifri*). *Kefira*, as stated, is worse than idol worship.

The inner evil impulse seeks ways to steer people's hearts and minds away from deep immersion in Torah study. They then are subject to being injected with all sorts of venomous ideologies masquerading under such misleading titles as "national pride," "social justice," and "egalitarianism" – all void of any belief in and fear of G-d.

In summary, the main cause of our current crisis stems from the worldwide rebellion against Divine dominion over earthly affairs, and not from other peripheral causes. The crisis does not result from a paucity of money but from a paucity of faith. Lack of trust between man and his fellows is a direct result of man's lack of faith in the Creator's conduct of his affairs.

POSTSCRIPT

While there may be many differences between the precise nature of the Great Depression of 1929 and today's Financial Meltdown, Rav Elchanan's basic thesis and approach have much to teach us. Primarily, it demonstrates how *gemolei Yisroel* are singularly equipped to view events from a *da'as Torah* perspective and can teach us how to deal with the most imposing difficulties and overcome them. ☞