

Kabbalah and Money

According to Kabbalistic tradition the Universe was created by God so that He could behold His own image. If this is so, then everything within the Universe is a reflection of God and will eventually become perfected in His image since God alone is perfect.. The system we know as “money” is just one such aspect of the Divine which we humans may help to bring into perfect form.

The idea that money has a spiritual dimension may be surprising to many brought up in a western culture where it is considered to be the “root of all evil.” This is actually a misquote of the original text which reads “the *love* of money is the root of all evil.” (1:Timothy 6:10).

This article shows how the various aspects of the financial world we encounter can be placed upon the diagram of the Tree of Life. When this is done we are better able to reflect upon the ways in which we experience – or have experienced - each of these areas in our lives and by doing so bring each area into balance as part of an integrated financial world which we then inhabit.

By consciously engaging with all aspects of the Financial Tree of Life we may hopefully come to a full understanding of the way in which money works as see it as another means of knowing God.

An outline of the meanings of the various Sefirot and triads is contained in my article on Kabbalah and Business – see www.kabbalahsociety.org.

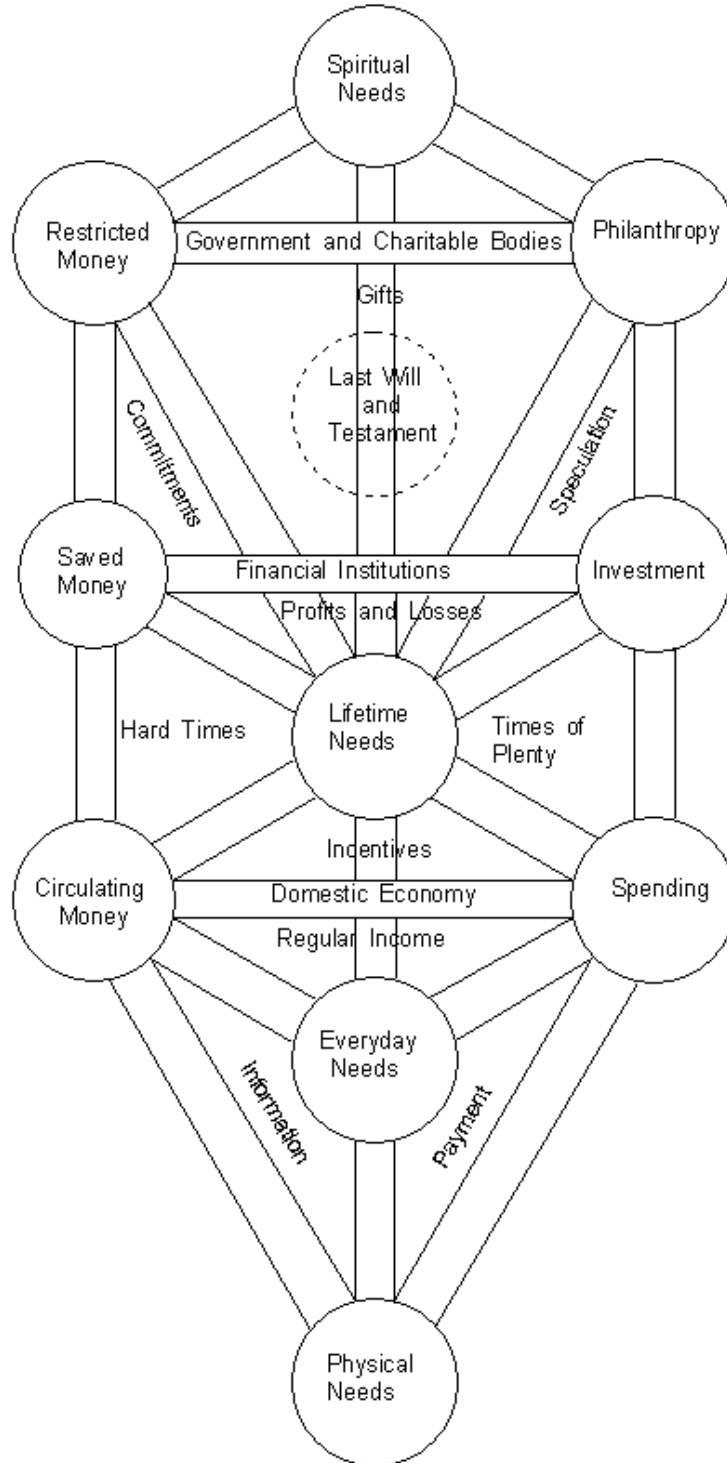
In an ideal world there would be no need for money as each and every one of our needs would be met as soon as it arose.

Money – or other means of exchange – is the medium which is used to account for the timing difference between the arising of those needs and the meeting of them. Sometimes we have needs but no money and sometimes we have an excess of money which must be held until it meets some, as yet, unidentified need in the future. We can identify these characteristics with the three columns or pillars of the Tree of Life.

The central column shows our needs at various levels and how we receive money to meet them, the left column shows where money is contained while the right column shows how money fluctuates in value or is dispersed. Each of the ten Sefirot, Da’at (the “non-Sefirah”), the triads and some of the paths all represent different aspects of the financial world.

These allocations together with a diagram of them is given below:

Money and the Tree of Life



1. Malkut – Physical Needs

The most basic need of all is the effective maintenance of the human body, the organism which houses our consciousness. Without a functioning body physical life ends and the soul becomes discarnate. Money is therefore needed to sustain the body with food each day and to repair it if and when it should become sick by providing it with medicines or whatever other remedies might be used. Maintaining the body in a healthy manner allows the higher levels of consciousness to be accessed.

The extent to which financial resources are allocated to our body will vary according to individual psychology – something which may be identified from a consideration of the astrological chart.

This will show the parts of a person's body which are predisposed to illness and preventative action may be taken accordingly. It may also show the importance of the physical world for an individual.

A person with a strong earthy nature will perhaps want to spend more on physical pleasure whereas this could be less important to someone in which air is the predominant element. Recognising the amount of involvement each of us has with his or her body will allow each of us to understand the necessity of allocating the right level of financial resources to Malkut in order to express ourselves fully.

2. The Thinking Triad – Malkut/Yesod/Hod – Information

Before we can make a physical payment we need to have certain information available to us. At the most basic level this may simply be the price marked at the top of the page if we are buying a newspaper or we may ask the price of something which is then given to us by the shopkeeper. After we have made the payment we may or may not receive a receipt which has been produced by hand or electronically.

At a more sophisticated level we might undertake a certain amount of research before deciding to make the purchase. The research undertaken may be as little as ascertaining the price displayed on the goods in the shop or it may involve the accruing of detailed information regarding comparative price, performance and reliability of a particular item from a variety of magazines.

At a still more complex level it could involve the acquisition of sets of company accounts and the interpretation of these documents by experts in the field of corporate finance.

3. The Action Triad – Malkut/Yesod/Netsach – Payment

To complete every transaction a payment must be made (or debt incurred which is subsequently settled by a single or periodic payment). There are various ways in which we can make this payment.

The most basic pre-monetary form was the barter system where, for example, person A would give his cow to person B who would give person A two sheep in return. Once economic systems had developed to the point where the barter system was impractical monetary forms of exchange were developed and we currently have an array of methods by which payment can be made – notes and coins, cheques, credit card, debit cards, bank transfers, internet transactions and so on.

Each of these methods may be more or less convenient than others and may involve us more or less in the transaction – handing over coins and notes is likely to connect us more directly to the transaction than simply keying in a PIN number to a machine in order to verify our credit card details. Between these extremes lies the signing of a cheque or bank transfer while regular payments can be directed on the basis of a single signature.

4. Everyday Needs – Yesod

The basic needs of human existence are sometimes summarised in the phrase “food, clothing and shelter.” If food is what sustains the body at Malkut then what covers the body is shown at Yesod – the image.

In financial terms, therefore, Yesod represents the cost of clothing ourselves and providing for our everyday living costs such as local travel, household expenses including gas and electricity and local taxes together with the basic costs of communication systems e.g. the telephone, internet, newspapers. Needs at this level, while not related to the body itself, are identified by their repetitive and cyclical nature. The style in which we choose to live our day to day lives will be largely determined by the amount of income which is available on an ongoing basis and being able to adapt our needs to the changing situations in which we find ourselves is key to mastering money at a Yesodic level.

5. Feeling Triad – Hod/Netsach/Yesod – Regular Income

In order to provide for our basic needs we need to acquire a source of regular income. When we are children all our basic needs are met and we do not have to concern ourselves with money. As we reach adulthood the most likely source of this income will be from a job for which we are paid a wage or salary and which is more or less predictable in its size.

Predictability is the hallmark of a regular income from a job which is used to meet our daily needs in contrast to the more irregular income from self-employment – it provides the basic needs symbolized at Yesod which is concerned with ensuring financial security at the basic level.

Other sources of regular income might accrue through investments, state benefits, pensions or the receipt of an allowance perhaps in the case of a married woman not working outside the home who is given part of her husband’s income.

6. Hod – Circulating Money

Hod represents the place where we keep the money which is used in our everyday financial world. This may comprise a mixture of notes and coins which are carried in our pockets, wallets and purses or are held in a bank account – in this context we are talking about a current account from which payments are made by such means as cash withdrawal, direct debits, standing orders and into which cash is paid to deal with our everyday expenses.

If Hod is the account where the money is kept then the flow of the payment can be seen as the path from Hod to Yesod. The current account may also be used to deal with payments relating to longer terms needs such as the purchase of a house or pension but this relates to a different path – Hod-Tiferet.

The current account from which withdrawals are made in cash or on which cheques are drawn is distinct from savings accounts where money is stored in the longer term. Such accounts are placed at Gevurah – see below.

7. Netsach – Spending

Netsach is the Sefirah where money is released from our own financial world into that of somebody else's and the financial transaction completed whether it is the purchase of an item, a gift or an investment which we own.

For the person obsessed with shopping or the purchase of material items there will be an overdependence or an over use of this Sefirah while the miser will be exhibiting the other side of the same coin by spending only the bare minimum. These financial behaviours symbolise extremes of right pillar and left pillar behaviour respectively.

Examination of the astrological chart can again be extremely useful in understanding particular behaviour in relation to money – a person with Venus in Aries, for example, is likely to show an impulsive spending pattern and not necessarily obtain value for money. Someone with Venus in Capricorn would drive a hard bargain and would be more concerned with durability than style while a person with Venus in Leo would be the opposite – valuing style and wanting the best without worrying about the price. When we understand such innate tendencies we can evaluate their usefulness and attempt to adjust our behaviour where these are not useful.

8. Hod-Netsach – The Domestic Economy

The path from Hod to Netsach is known as the liminal line – it is the border between our everyday financial world and that part of our financial world which is not concerned with a regular cycle of financial transactions. As such, it shows the extent to which we have arranged our affairs to ensure that our everyday income and expenditure have a harmonious relationship with each other.

For the person who is not in a relationship where financial responsibility is shared this is a relatively straightforward process – although some people inevitably manage this better than others - but for people in a partnership regular financial arrangements will need to reflect their individual incomes and needs.

In extreme cases much discord and resentment can be built up –for example, the husband in a marriage who provides virtually all of the financial resources might think his wife to be unreasonably extravagant and attempt to restrict the means by which she spends her allowance while the wife in turn might consider her husband's behaviour to be extremely ungenerous.

9. The Awakening Triad – Hod-Netsach-Tiferet – Incentives

This is the area where money is earned from the exercise of the animal nature – from getting ahead. For someone in an employed position it may typically come through the receipt of an annual or quarterly bonus in addition to their regular salary based on the amount of sales they have made or the profit they have generated.

Alternatively, money in this triad might arise from a promotion where, perhaps, a higher salary was obtained than one's peers. A pay rise, however, is something of a crossover point since the financial gain is felt at the level of regular income although the additional

status it confers resonates with the awakening triad. The one-off receipt such as a bonus is identified more strongly with this triad.

For someone who is not in a job where this is not relevant or who does not receive regular income from a job at all then this area may perhaps be experienced by winning a monetary prize in a competition. Whatever the actual event, the experience of money here is through one's own efforts in beating one's competitors.

10. Tiferet – Lifetime Needs

Where Yesod describes the needs which occur in day to day living the financial needs signified by Tiferet represent much longer term needs and are usually of a one-off nature. The most obvious example might be the purchase of a house – this is the highest and most permanent of the trilogy of basic needs of “food, clothing and shelter” mentioned earlier.

A car might also be considered to be a portable form of housing which is purchased only once every few years while perhaps the more traditional form of lifetime purchase would be a set of tools which a workman acquires on completing his apprenticeship. This could be the hammer and chisel of a stonemason, the violin of a musician or, in these times, perhaps the computer on which an author writes his or her books. This last example, in today's rapidly changing society may last only three or four years rather than a lifetime but it has a peculiar and personal connection to the owner which provides the resonance with Tiferet.

It is the purchase of such items which are peculiar to our individual nature that we experience money at the level of Tiferet.

11. Emotional Side Triads – Tiferet/Hod/Gevurah and Tiferet/Netsach/Chesed – Best of Times, Worst of Times.

These are the parts of the Tree where we hold our emotional experience of money and the way it is used – neither of these triads signify action of any sort but rather how we experience what has taken place in another triad.

They are also extremely dependent upon context. The winning of a raffle prize of £5,000 by a wealthy businessman maybe, to him, a pleasant experience while someone who receives the same amount through, say, an unexpected inheritance, who has just been made redundant and who no longer has any obvious means to support his family will see the same amount as an absolute lifesaver to tide him over until he can find another job.

In the same way, a £20 note lost through being dropped in the street may be no more than a minor inconvenience to one person and a major financial setback to another.

The extent to which we can detach our emotional state from such financial incidents is a training ground for our overall emotional development where the intention is to remain on the central column without sinking to the depths of despair or becoming so overjoyed that it may send us spinning out of control.

12. Gevurah – Saved Money

If, when we have provided for our physical and daily needs and made lifetime purchases, there is surplus money, we have to decide what to do with it.

Setting it aside for use at a future time is one option.

The distinction between savings and its partner, investment, is that money we save will always be retrieved at the same absolute capital value thus demonstrating the containing value of Gevurah (although what the capital can buy may be reduced by monetary inflation) whereas the value of an investment fluctuates and may return more or less in absolute terms than was first invested.

Savings may accrue interest if they are placed in a bank account – a savings account usually differs from a current account in that it will offer a higher rate of interest (often determined by length of notice for a withdrawal and the size of deposit) or, if money is simply put in a shoebox then, provided it is not stolen, it will be put back into circulation at the same monetary value – this would represent the path between Gevurah and Hod.

13. Chesed - Invested Money

It is sensible financial planning to ensure that the first money surplus to everyday requirements is placed in savings as discussed above. Once this has been achieved then investment may be considered.

The nature of investment is that nothing is guaranteed – this demonstrates the energetic nature of the right hand pillar of the Tree. Exactly how much and where money is invested is dependent on the psychology of the investor – some may be willing to risk money in more adventurous markets than others according to the geographical nature of the investment and type of company in which the investment is made.

Investment may, in the current financial world, consist of holding shares in a single company, a portfolio of companies or what is known as a mutual or pooled investment where a manager operates a fund holding shares in many companies and investors own units in the fund which may rise or fall according to the fortunes of the companies within it.

Placing money in a business which the owner is going to manage is the most personal form of investment. This may be extended to include investment in educational courses, the financial benefits of which may not be realised for a number of years.

14. The Soul Triad – Chesed/Gevurah/Tiferet - Profits and Losses

Financially, the soul triad represents the total of all that we do and have done with our finances from a personal point of view. Here we reap the fruits of our labours and their sweetness or bitterness will depend on the financial seeds we have sown.

This does not necessarily mean that unless, we have accrued a millionaire's fortune, we have failed. Rather, it is how we have handled the financial resources which have been allocated to us and which we have created through our own efforts and creativity.

Someone who makes a lot of money but then, perhaps, causes great unhappiness to himself and others through excessive meanness or lavish living may, in a sense, be considered to be less successful at this level than the person with a meagre amount of money at their disposal – for whatever reason – but who is able to spread happiness with whatever is available.

For those who pursue the route of self employment the soul triad accurately describes the sale of that business or businesses which have occupied much of their working lives after which they retire or decide to pursue less worldly or financially obvious activities.

15. Chesed-Gevurah – Financial Institutions

If the lowest horizontal path (between Hod and Netsach) describes the functioning of the domestic economy then the middle horizontal path (between Chesed and Gevurah) describes the economic system that operates at an institutional level, dealing with the money which is surplus to daily requirements and which is therefore saved or invested.

This line is distinct from the Sefirot of Chesed, Gevurah and Hod which describe the actual nature of the savings or investment that is made or where money is kept for ready access. Rather, the path between Gevurah and Chesed refers to the whole network of banks, life assurance companies and investment houses which look after such money on each person's behalf. For the person who is making the financial journey this path signifies the degree and manner of engagement with these institutions and invites us to participate in a positive manner with them.

The extent to which this can be achieved will depend on the individual psychology and where the strengths or weaknesses of the individual lie. An examination of the strength and nature of the planets Mars and Jupiter in the natal astrological chart and the relationship between them can be extremely useful in this context since these planets correspond to Gevurah and Chesed respectively.

16. Passive Intellectual Triad – Binah/Gevurah/Tiferet – Commitment.

At some time in our lives each of us is likely to face one or more situations where we are required to exercise discipline (Gevurah) in respect of a long term financial situation (Tiferet) and where our finances are restricted in some way.

Perhaps the most common example of this is the use of a mortgage to purchase a house where repayments are to be met over perhaps a ten to twenty-five year term. Failure to meet this commitment could result in the lending institution re-possessing the house which provides a strong incentive to the borrower to maintain his or her commitment.

Another example of such a commitment is the provision of maintenance by a husband for his wife (if she is not earning independently) and any children of the marriage even if the marriage should end before the children have reached the age of majority. In such circumstances a specific sum may need to be set aside each month under a court order, once again showing the onerous financial commitment which will be experienced.

17. Active Intellectual Triad – Chochmah/Chesed/Tiferet – Speculation

Typical forms of speculation include gambling and the making of investments which are so risky that there is a real possibility that all the money invested will be lost.

There is an old adage that one should never risk more than one is prepared to lose. However, if a solid financial base has been built then some money may reasonably be risked, since if it is lost, the investor (or gambler) is not endangering their basic level of financial existence and is able to experience this area of the financial Tree.

Speculation is sometimes used in an attempt to bypass other steps in the processes of financial life such as earning a living or running a business in order to attempt to find a short cut to financial security.

Real financial security can only come from an interior trust that our needs are always met and is demonstrated by the story in the Book of Exodus of the manna from heaven which appeared each day for the Children of Israel. Over reliance on speculation shows a lack of trust in this process.

This volatile triad is where great gains and great losses are possible.

18. Spiritual Triad – Chochmah/Binah/Tiferet – Gifts Received

Money that is received as a gift is a one off transaction (or once a year in the case of birthday presents) and effectively drops “out of the blue” that is to say, it is “pennies from heaven.”

When a gift of money enters our financial world it makes contact with Tiferet at the base of the triad of the spirit from where it may be distributed in any way we wish to any part of our financial world. This is nature of Tiferet, acting as the junction box in any system which is placed on the Tree.

Note that this triad deals with gifts received, not gifts made.

One off gifts shown within this triad are distinct from money received on a regular and predictable basis such as an allowance from a spouse or parent then this belongs in the triad of regular income (Hod-Netsach-Yesod) as discussed above.

Note the way in which money is received in the different horizontal triads as we climb the Tree – through regular income, incentives, the sum of our efforts and gifts.

19. Binah – Restricted Money

Binah is where money is restricted in some way – we may be able to use it but we do not own it. Perhaps the most obvious example is that of a loan. We have the use of the money in order to purchase something whether it is a house, a car or a suit of clothes but we have not yet earned the free use of that money and therefore have to repay the loan, possibly with interest.

While lending and borrowing between friends can carry a high risk in terms of endangering the friendship commercial borrowing within reason is a necessary part of a healthy economy. The Biblical prohibition of charging interest makes this distinction (Deuteronomy 23:19-20)

Another example of restricted money is a trust. In this situation one person (the settlor) places money within the power of a second party (the trustee or trustees) who determines how the money may be used for the benefit of the ultimate recipients – the beneficiaries.

Typically this might be used where the beneficiary is young and not able to make responsible use of the money or be legally old enough to do so.

At some point the beneficiary might be granted full use of the money but until that time the money is restricted.

20. Chochmah – Philanthropy

The right hand pillar shows where we release money from our stewardship (for we never actually own anything) according to the level of consciousness on the central pillar at which it is removed. At Netsach, money is converted into goods or services for our personal use; at Chesed it is invested for our future use and at Chochmah it is given away for use by others.

The exact nature of our philanthropy can vary according to whether it is to a specified person or to a charity where the ultimate recipients are unknown.

We can also choose whether or not our identity in making the gift is disclosed.

Chochmah signifies freedom – in this case the freeing of money which have held. As part of the triad of speculation Chochmah represents a voluntary release of money whereas Chesed shows volatility but in the form of an investment whose objective is for personal gain while speculation itself shows the element of financial risk taking present within us all. The inclusion of Tiferet in this triad is crucial for it shows that the development of financial selfhood is dependent of experiences all the aspects of this triad.

21. Binah-Chochmah – Governmental and Charitable Bodies

As the path between Hod and Netsach shows our domestic economy and that between Gevurah and Chesed the world of financial institutions which dealt with our longer term personal financial affairs so the horizontal path at the highest level of the Tree between Binah and Chochmah shows an economic world which is impersonal in the way it is structured and administered.

We interact with it to the extent that we are part of the “system” – laws are made by governments concerning the taxation of our incomes, gains and estates and, while we can take certain measures to minimize our liabilities, we can not expect to receive individual dispensations as personal absolutions from paying tax.

This path also corresponds to the path of Hod-Netsach in the world of Beriah and there may be occasions when large scale principles will intervene at this level to restore balance. The South Sea Bubble (1720), The Wall Street Crash (1929), Black Monday (1987) and the Dotcom Boom (2000) are all examples of impersonal financial disruption caused by the markets adjusting and forcing overexcited investors to face financial reality.

At the impersonal philanthropic level charitable bodies collect money from individuals and dispense it to those in need either in the country of origin or perhaps in some remote country where the names and circumstances of those who receive it will never be known by the donor.

22. Da’at – Last Will and Testament

Just as we come into this world without any money or other material possessions so we leave it in the same way. Engaging consciously with the financial process ensures the orderly disposal of whatever financial resources we have accumulated beyond what was actually needed for use in our lifetime.

It is also a gift to those around us to be clear what is to be done with money (and other material goods) thus preventing (or minimizing) disputes and claims on the estate. If we do not leave a will our goods are distributed according to the impersonal rules of intestacy created by the government (the path between Chochmah and Binah).

Da'at represents the transition points between worlds – the Da'at of Yetsirah which signifies money corresponds to the Yesod of Beriah. The last will and testament therefore effectively shows the connection between the world of the psyche and the world of the spirit.

By specifying what is to happen to a Yetsiratic form (money) which can be converted into physical goods and services we ensure an orderly journey to the world of spirit (Beriah) where such things no longer have relevance.

23. Keter – Spiritual Needs

It is said that one should “Seek first the kingdom of God and all these things shall be added unto you.” (Luke 12:33). This has often been misinterpreted and used to justify an exclusive involvement in the spiritual world and an avoidance of the material world.

An alternative view can be gained by considering the Sefer Yetsirah (1:7) where the image is given of the Sefirot as flames in burning coal. Aryeh Kaplan's interpretation is that the spiritual is signified by the flame and can not be seen unless it is united with the physical – i.e. the coal.

If we apply this line of thought to our interaction with money then the ideal is that we should not avoid it but seek to know it and to provide it with a spiritual dimension in all the aspects in which it manifests in our world.

This means that it is in no way “unspiritual” to set up bank accounts, engage in business, make investments or do any of the other things with money which have been described. What is required is that we should undertake these transactions with as great a degree of consciousness as we can muster. We should, to use the phrase coined by Issy Benjamin, become “mystics in the marketplace.”

In order to complete our engagement with the central column of the Tree of Life of Money we have to attend to our spiritual needs in addition to our physical, daily and lifetime needs.

The financial resources required to do this might vary greatly from person to person. For one person it might involve frequent travelling to different parts of the world with consequent cost of air fares while another might need nothing more than a small private sanctuary for daily meditation.

The financial resources required for the fulfilment of our spiritual needs are simply those which take us to the place where we obtain a sense of peace and contentment and a connection to the Infinite that, it is eventually realised, nothing else in the world can bring.