

## **Debt and Charity**

### *Thought for the Day*

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The Post Office always tell us it's good to write – and last week they were true to their word: they wrote to say they're going to improve their service by cutting deliveries! Now my daily load of junk arrives around noon, too late to collect anything important enough to sign for, but time enough to bin all the credit card offers.

But it seems that not all of us can resist ever more plastic. Budget day dawned to the news that the British have borrowed three times as much as all the rest of the EU together.

It's said that if you owe the bank £10 000 that's your headache, but if you owe them 10 million then it's theirs. So is that 120 billion just the card companies' migraine?

This isn't the national debt - No, this 120 billion is our personal debt - an average of around £2000 for every man, woman and child, almost £10 000 for the once-typical family.

We can't blame the banks: after all, we have to apply for the cards and use them. Nor can we blame the retailers: we're the ones who use our cards to buy. There's no escaping our responsibility.

But we also have responsibilities to others. In Judaism, as in other faiths, notably Islam, charity is an important religious obligation. The fact that I pay taxes to fund education and welfare doesn't release me from my personal obligation to support such good causes. Each of us has a responsibility towards those whose needs are greater than ours, and if we leave it to others, we coursen ourselves.

So yesterday's launch of a campaign to use the huge sums in dormant bank accounts for charitable purposes is a great idea, but it doesn't relieve us of our own obligations. Giving, like spending, requires each of us to face up to what we are doing and why we are doing it. Even if I do not know who I'm helping, my choosing to give opens me to the needs, the neediness, of others, and so, by contrast, to what I have to be thankful for.