

Guilt, Debt and the Turn Toward the Future: Walter Benjamin and Hermann Levin Goldschmidt (A Foray into Economic Theology)

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We are living in dangerous, but interesting times. For the first time since the Second World War, the now globalized system of Capitalism is facing what increasingly looks like an existential crisis. The much vaunted economic interdependence that saw certain parts of the world, especially in Asia, move in a few decades from pre-industrial economies to financial and manufacturing power-houses, creating unheard of wealth for large segments of the population while at the same time often exacerbating economic and social inequalities within these countries, [this interdependence] now reveals itself to be the realization of the nightmare that haunted Western political strategists throughout the Cold War: namely, as an economic version of the “domino theory,” which Kissinger used to justify the long and murderous American military adventure in S.E. Asia. Politically, the “domino theory” proved itself to be as illusory as the more recent argument about “weapons of mass destruction”. But economically it has returned with a vengeance. The collapse of one market – that of the United States – appears to be taking with it the economies of the rest of the world. Previously advanced theories of “decoupling,” which argued that crises in the metropolitan countries could be withstood relatively well by emerging economies, are revealed as having been overly optimistic. The interdependency was real, but it appears to have diminished, not increased the ability of the global system to withstand the collapse of its centerpiece, the US market. The fact that this market has ever since the end of the second world war, been increasingly fueled by a system of public and private credit, deficits and debt and by financial speculation, has emerged as one of the root causes of the current recession, or rather, as it is increasingly being designated, by the growing depression.

Credit involves betting on the future, but capitalist credit involves a very special kind of wager: one that bets that the future, submitted to the proper calculations, will not only prolong the past, but surpass it. In this perspective, prices are expected to rise, but with them values, revenues and above all, profits. Future oscillations in the market are regarded as largely predictable, since they are expected to repeat the patterns of the past. Thus, today’s debt, if managed correctly, will turn out to be

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tomorrow's return, it will "turn" a profit. The twists and turns of the future are ultimately expected to yield an incremental, if not exponential continuation of the past.

In the postwar period, as speculative calculation seemed to have acquired the techniques required to bring "risk" under control, the relation between wealth and work became increasingly abstract; instead, the ancient capitalist chimera of money begetting money in an unholy trinity of speculative exchange came increasingly to define economic, social and political policies. Everyone was urged, indeed compelled to "move forward," which for the consumer meant to spend in order to "save" – and be "saved". That such spending was increasingly supported by debt: mortgage and credit card debt in particular, was just another form of not looking back in order to look, and move, forward; and since the passage of time was generally equated with the growth of resources, the accumulation of debt piled up behind the consumer like the debris of history in front of Walter Benjamin's new angel – with the exception that this angel had to keep his eyes fixed on the rising rubble heap, whereas the American consumer – but also the speculative investor -- could easily keep his eyes fixed on the prize ahead, not the abyss building below it. The American Insurance Group –AIG – the world's largest private insurance agency responsible for guaranteeing the security of the global financial system, wrote insurance policies for the risky investments of major financial institutions – involving credit default and interest rate swaps – that amounted to twice the collateral it had on hand in case it ever had to pay out on those policies. In short, individual consumers, corporations, financial institutions and governments all joined, in varying degrees, in the march forward of a system built increasingly on the commoditization of credit, without bothering to look back.

Two popular American expressions, then, marked the temper of the recent years, and its policies. The first, justifying the lack of interest in the past, in anything longer than the shortest of terms, is: "That's history!" It is an expression of the conviction that history is over, dead and gone, and that it is a waste of time to know or worry much about it. The second, I have already alluded to, and it offers a positive face to the admonition to forget history: it is the admonition to "move forward". It takes for granted the self-evident and clear-cut distinction of time and space into backwards and forwards, and opts resolutely for the latter. Since history is dead, there is no choice but to move forwards.

The result we see today in the growing helplessness and even panic among the accredited observers of an economic crisis whose end is nowhere in sight, and whose causes tend to be formulated according to the same short-term logic that is largely responsible for the problem: profligate consumers, greedy speculators, pathological and perverted financiers (the "Madoff" syndrome).

Until recently, the imperative to "move forward" without looking back meant that a number of events, policies and theories that have played a decisive role in 20th century history were banished from official economic and political discourse. These

included: the Great Depression, the New Deal and Keynesian economics, but also anything resembling a Socialist or Marxian systemic critique of political economy. In the face of the enormity of the financial crisis, a word such as “nationalization” begins to be heard again, although the word “socialization,” not to mention “socialism,” remains taboo.

Even today, faced with a crisis that exceeds all expectation and all analysis, a media that seeks to enflame more than to inform does its best to maintain these taboos and the narrow horizon that they define. But as it becomes clearer that the problems of the day cannot be explained, much less resolved, with this framework, people turn to the past for ways of confronting the enigmas and threats of the present. Since the parameters of official political, social and economic discourses have been set so narrowly, and the taboos there so powerfully maintained, this turn to the past seeks avenues not touched by the taboos. One of these, and indeed one of the most powerful, is religion. There are many indications of this turn, which antedates by far the current financial and economic crisis. I want therefore to mention just one particular recent manifestation, since it will be of interest for the questions I will be addressing in this talk.

In its issue of February 10th 2009, the NY Times reports that the Catholic Church had in recent years reintroduced the long abandoned practice of granting partial and even full indulgences, a practice that had been abandoned for many years, before Pope John Paul II permitted it once again. This practice has been sharply accelerated under Pope Benedict. “The current offer,” the NY Times reported, “is tied to the yearlong celebration of St. Paul, which continues through June.”

For those of you not entirely familiar with this practice, it was the selling of such indulgences that provoked a certain monk from Saxony to post 95 Theses on the Church Door of the Castle of Wittenberg in 1517 proposing a debate on the appropriateness of not just granting, but selling indulgences. Through this debate, Martin Luther intended nothing less than to redefine the nature of divine grace and its relation to churchly sacraments and to good works in general.

Needless to say, Luther’s hopes for a “debate” were fulfilled beyond his dreams. The debate divided Western Christendom, the second major split to affect Christianity, following its own emergence out of the Great Schism of 1054, which divided medieval Mediterranean Christendom into Eastern and Western Churches. And when, some years after Luther’s first challenge, the Catholic Church prohibited the practice of selling indulgences, it was too late to stop the movement that was to become the Reformation, and shortly thereafter to devastate the heart of central Europe through the wars of religion.

To be sure, the recent decision of the Church to reintroduce the practice of granting indulgences does not involve their commercialization. Grace is not yet a commodity in the manner of credit derivatives. But given the critical developments of the past year, and indeed of the most past months and weeks, the words of Bishop Nicholas

A. DiMarzio of Brooklyn take on a particular significance. When asked, “Why are we bringing it back?” – i.e. the indulgences -- his answer was simple and to the point: “Because there is sin in the world.” And indeed, in the epoch of Abou Ghraib and Guantanamo, Enron, World Com, and now, AIG, Bernie Madoff and Allen Stanford (50 Billion and 8 Billion respectively), the presence of “sin in the world” is indeed difficult to ignore. Not to mention the difficulties of the Catholic Church itself. Nor of most of the other established institutions: not just religious or clerical, economic or political. The former President of Israel is soon to be officially charged with committing rape, the former Prime Minister of that country under investigation for fraud, the President of Sudan under indictment as a War Criminal by the International Criminal Court (whose authority Sudan, like the US, China, Israel do not recognize) – in this context, the Reformation attack on the institution of the Church could today be applied to many of the most powerful institutions of society, public as well as private. Which is why the “crisis” we are currently undergoing is not just a financial crisis, nor just an economic or even political crisis, but one involving the very institutional fabric of our societies in general – a crisis therefore not just of “credit” but of credibility, not just of “consumer confidence” but of confidence as such.

The turn – or return – to the religious -- a turn that has been the simmering underside of secular modernity ever since the latter presented itself as the worldly alternative to traditional revealed religion – can best be understood as following a logic that Freud described as the “return of the repressed”. The construction of the idea of the autonomy of reason, equated largely (although not exclusively) with subjective self-consciousness, sought to reconstitute in the worldly sphere of immanence a basis for the authority that had previously been derived from a relation to divine transcendence. In place of the universal Church that had previously provided the intermediary between that transcendence and worldly authority, the source of authority was henceforth located in the notion of the sovereign nation-state. Unlike the Universal Church, however (which of course had never been truly universal), there emerged a volatile system of nation-states, prone to continual conflict due to the contradiction inherent in a notion of national sovereignty that both claimed supreme authority but only within certain territorial limits. National sovereignty was therefore always also relative and restricted, never absolute.

In the secular culture that emerged out of the crisis of Christian monotheism and its institutions, the unity and exclusivity of the single creator-god was henceforth divided between the relative sovereignty of the nation-state on the one hand, and the limited rights of its individual citizens on the other. Certain universalist notions, such as the autonomy of reason, or the rights of man, sought to overcome this restriction, which however continued to constitute an indispensable condition in the functioning of social and political institutions.

With the rise of capitalism, the pendulum tended to swing steadily away from the Catholic and State Universalism and toward the particularism implied in the

unchanging goal that informs capitalist society from its inception to the present: which is to say, the generation of profit for private appropriation. It was, and is today, precisely the generalization of this principle – the claim of private appropriation to absolute and universal sovereignty – that is responsible for the recurrent crises of credit and credibility, such as that which we are currently experiencing.²

The brief phrase I have just cited is taken from the beginning of an unfinished essay that Benjamin wrote shortly after the First World War, a series of notes that were posthumously published under the title, “Capitalism as Religion”. In them Benjamin suggested that the relation between Capitalism and Religion – and by religion he meant above all Christianity – was far closer than even Max Weber had suggested in *The Protestant Ethic and the Spirit of Capitalism*. Capitalism, so Benjamin, was not merely facilitated and supported by the Calvinist version of Christianity: it developed as the heir of Christianity as a whole, not just in conjunction with one of its forms. If it was to be considered a religion, Benjamin argued, it was in two highly problematic senses. First, it addresses “the same cares, torments and apprehensions to which so-called religions offered answers.” (SW 1, 288) Note here his use of the adjective, “so-called”. Whether these “so-called” religions truly deserve to be so called is a question that Benjamin does not address explicitly in these notes.³

² In a recent article in the NY Times (March 8, 2008), Frank Rich makes this theological dimension of the crisis clear, without however being able to seriously interpret it. He quotes Elie Wiesel, a primary investor in, and victim of, Bernard Madoff’s Ponzi scheme, telling a lecture audience: “We gave him everything. We thought he was God.” And Rich comments: “How did reality become so warped that Wiesel, let alone thousands of lesser mortals, could mistake Madoff for God? It was this crook’s ability to pass for a deity that allowed his fraud to escape scrutiny (...) This aura of godliness also shielded the “legal” Madoffs at Firms like Citibank and Goldman Sachs.” If the “aura” of these illegal and legal “crooks” gave them the ability to play God effectively, it can only be because the role of the deity that they assumed *responded* to what Walter Benjamin in an early essay called the “cares, torments and apprehensions” to which religion in the West had traditionally sought to respond and which in the past few centuries became increasingly linked to these earthly figures associated with the neither simply spiritual nor simply material power of money and wealth. (GS VI, 100) And this is why no psychology, pathology or ethics alone can explain the motivation of the perpetrators nor that of their victims if they are not informed by an historical horizon sensitive to the dynamics of economic theology: which is to say, of an economics that emerged from theology, absorbed and adapted many of its concepts and goals, and increasingly tended to assume much of its authority in the modern, “secular” world of globalized capitalism.

³ In an earlier text, “Dialogue on the Religiosity of the Present,” (*Dialog über die Religiosität der Gegenwart*) one of the dialogue-partners concludes by observing that the contemporary problem is that instead of addressing “from the bottom up the question of the religion of the age one asks if one of the historical religions can

Wherein those “cares, torments and apprehensions” consist, Benjamin does not directly say, not in this fragment at least. We will return to this question shortly. But before doing so, let me recall the second aspect that allows Benjamin to designate capitalism as itself a religion. This aspect is related to its practice rather than to its theory, theology or dogma. For what distinguishes capitalism as a religion, for Benjamin, is that its practice constitutes a “cult”. Long before he would use this term to designate the object out of which traditional art emerged – which, in his essay on the Work of Art in the Age of its Technical Reproducibility, he would designate as its “cult value” – Benjamin describes capitalism as the unremitting and unrelenting celebration of a cult, one which tolerates no holidays and no pauses, but instead lives according to the rhythm of a permanent and exhausting festival (one is reminded of the never-ending commercial “sales” in the United States – as opposed to Europe, where such sales still constitute exceptions regulated by law).

Every cult entails the worship of some sort of deity, or deified figure, and the capitalist cult is no exception. What is unusual, however, Benjamin emphasizes, is first, that its deity is hidden and even “immature,” and second, that “Capitalism is probably the first instance of a cult that creates guilt, not atonement.” (289) And not only does it create guilt: capitalism seeks to universalize it – today, we might speak of “globalization” – except that Benjamin’s “universe” includes its Creator. For Capitalism seeks “to include God in the system of guilt”:

The nature of the religious movement that is capitalism entails endurance right to the end, to the point where God, too, finally takes on the entire burden of guilt ... (289)

If one recalls that the German word that Benjamin uses, *Schuld*, means not just “guilt” but also *debt*, -- which he calls a “demonic ambiguity” in his notes -- his remarks on the relation of immanence and transcendence in Capitalism take on a peculiarly topical ring. Since “atonement cannot be expected from the cult itself” – that is from the unremitting, seemingly endless celebration of the capitalist cult itself – it must come -- if indeed it is to come at all -- from a higher order. But that higher order can only be “interested in atonement” if it itself is drawn into the world of human debt and guilt: its interest, one would be tempted to surmise, would then become that of saving itself.⁴

find a dwelling-place in it, even if one has to cut off its arms and legs, and even its head so that it can fit in.” Religion, the same speaker argues, can only find its place in the modern world if the notion of knowledge itself is seen as “problematic”. (GS 2, 34)

⁴ One is reminded here of the “Memoirs” of Judge Schreber, who describes how God is drawn down into human affairs by means of the irresistible attraction of Schreber’s body: by letting “Himself be attracted, albeit unwillingly,” by “a single human being [...] God brought himself in conflict with the Order of the World, which is to say with His own being.” D.P. Schreiber, *Memoirs of My Nervous Illness*, nyrb:

The result of this relationship between the cult and that which it cultivates is a mixture of despair and of hope. The two however are not opposed to one another, but rather superimposed: "It is the expansion of despair, until despair becomes a religious state of the world" that sustains, paradoxically, "the hope that this will lead to salvation." There is despair, because the hope of salvation cannot be supported by the cult itself, nor even by its "reformation": Benjamin's use of this word here demonstrates that he is thinking of schism in Western Christianity and therefore that he considers both strands, Protestantism as well as Catholicism, to be part of the tradition out of which the cultic religion of Capitalism emerges, and which it to a certain extent succeeds. But there is also hope, because that very same tradition instituted itself through a promise of salvation that requires something like an apocalyptic destruction to arrive. In contributing to that destruction, the cult of capitalism nurtures the hope of salvation through the increase of despair.

Therein resides the unheard-of historical [import] of capitalism: religion no longer entails the reforming of being but rather its demolition. The expansion of despair into a religious state of the world from which salvation [*die Heilung*] is expected. God's transcendence has fallen. But he is not dead; he has become involved in human destiny. (GW 6, 101 – my translation)

Through consummate guilt and debt, God becomes involved – *wird einbezogen* – in human destiny. But what exactly is that destiny in which God becomes caught? Beyond the relentless pursuit of the Cult of Capitalism, Benjamin describes its trajectory in astrological terms, which in turn is capped by the invocation of a proper name:

This traversal of the planet man through the house of despair in the absolute solitude of its path is the ethos described by Nietzsche. (101)

The name "Nietzsche" thus stands for the culmination of a movement that includes Marx and Freud, also explicitly mentioned by Benjamin, whereas the notion of "despair" recalls another writer who is not mentioned at all and yet who is clearly alluded to: namely, Kierkegaard, who, in *Sickness unto Death* interprets despair as the result of the self entrapped in the state of sinfulness:

To despair over one's sins indicates that sin has become or wants to be internally consistent. It wants nothing to do with the good, does not

New York, 2000, p. 308 (Postscript). Schreber's memoirs add the perspective of the single, sexualized individual to what Benjamin describes impersonally as the Cult of Capitalism. In place of "guilt" and "debt", there is crime—"soul murder"—as the result of desire ("voluptuousness"). It would be illuminating to read these two texts, Benjamin and Schreber, in tandem, for Schreber's text adds the perspective of desire and *jouissance* to those "cares, torments and apprehensions" to which the Cult of Capitalism according to Benjamin responds. Both describe a God drawn into the affairs of man, almost against his own will.

want to be so weak as to listen occasionally to other talk. No, it insists on listening only to itself, on having dealings only with itself; it closes itself up within itself, indeed, locks itself inside one more enclosure, and protects itself against every attack or pursuit by the good by despairing over sin. (*Sickness unto Death*, 109)

In the Biblical tradition, and especially in its Christian interpretation, there is of course a close connection between “sin” and “guilt” – the latter being the result of the former. According to this passage from Kierkegaard, “sin” wants to have nothing to do with “the good”, wants only to “listen to itself”, isolates itself, closes itself off so as to be at home with itself -- which is to say, with a “self” that “locks itself inside one more enclosure and protects itself against every attack ... by despairing over sin.” It is this isolated, despairing self that in Benjamin’s text determines the historical trajectory of the “planet man” as it traverses the “house of despair *in absolute solitude*”. It is the solitude of a self that separates itself from all others, just as good is separated from evil and from sin, by locking itself up “inside one more enclosure” – the enclosure celebrated by the cult of capitalism that knows no other – no “holiday” for it itself *is* the holiday, without alternative or alternation. Today that lack of alternative is often called “global”.

The name “Nietzsche” thus occupies an exemplary place in Benjamin’s genealogy of capitalism as religion. On the one hand his “thought” is described by Benjamin as a “grandiose” expression of capitalist religious thinking. Nietzsche’s notion of the *Übermensch*, which I prefer to translate as the trans-human, “resituates” [*verlegt*] according to Benjamin

the apocalyptic “leap” not in inversion [*Umkehr*], penance, purification, contrition, but rather in a seemingly constant but at the last moment explosive, discontinuous elevation. Hence elevation and development, in the sense of the “non facit saltum,” are incompatible. The trans-human is the historical man who has grown past the sky without overturning [*Umkehr*]. (GS 6, 101)

In short, the problem for Benjamin seems to be a linearization of time implied in a view of change that situates it “at the last moment” rather than throughout. This he attributes both to Nietzsche and to Marx and also to, less obviously, to Freud. The change that Benjamin contrasts with this linear-successive notion is expressed by a German word that is extremely difficult to render in English—the word, *Umkehr*, which means literally: turn-around, turn-about, inversion. It is as if the key idea in Nietzsche, but also in Marx and Freud, could be defined by its relation to the prefix, “Über-“, which can mean “over,” “about” or “across”, but which in the context of Benjamin’s argument, here at least, is associated with the vertical axis of “elevation”.⁵ Thus, Benjamin in this text addresses a critique at Marx that he will

⁵ Whether this critique does justice to the concept of the *Übermensch*, which Nietzsche specifically distinguishes from the “higher man” (*dem höheren Mensch*), or

later reserve for German Social-Democracy, namely that the Marxian concept of socialism is based on a “not overturned capitalism”, perpetuating itself through the accumulation of “simple and compound interest” and thus remaining within the compound of *Schuld*, in its “demonically equivocal” meaning of both “guilt” and “debt”. In other words, socialism appears here as the unredeemed continuation of capitalist guilt and debt, because it lacks the notion of “Umkehr”.⁶

This word, so difficult to translate, thus occupies a decisive place in Benjamin’s critical account of capitalism as a religion of guilt and debt, but also of despair and hope. It is a religion that is bent on destruction rather than on construction, and which demands total adherence, for its cultic practice never stops or rests. And yet by itself it cannot ease those “anxieties, torments and troubles” to which it, responds. Since it is incessant and all demanding, it can, perhaps, distract from them, and even concentrate them in hopeful despair. But a radical turn of events, a true *Umkehr*, lies beyond its means.

What makes this word all the more fascinating and enigmatic, is the fact that its significance is never elaborated by Benjamin – certainly not in this short fragment, but also to my knowledge not elsewhere either. Words like “explosion” (*Sprengung*) or “interruption” will in his subsequent texts increasingly assume the function of the the notion of *Umkehr* in marking a radical turning point. But these words will also imply a shift in emphasis. For an *interruption* or an *explosion breaks apart*, but it does not, per se, indicate an alternative direction. The notion of *Umkehr*, by contrast, suggests a change of direction and at the same time a turn of events. However already in this early fragment, the destructive element appears as a prerequisite of any radical change: Capitalism as religion demolishes being rather than reforming it. Its work of demolition sets the scene – for Benjamin at least, writing in 1921 – for a possible *Umkehr*. But it is a change that for him lies in the future, both politically and intellectually: Nietzsche, Marx, Freud are all cited as examples of thinkers who fall short of the *Umkehr*; their thinking remains within the destructive framework of capitalism as religion, rather than articulating the alternative future it lays bare, if negatively.

Some fifty years later, in 1968, in a very different context and in a very different perspective, this word *Umkehr* returns to serve as the leitmotif in an article written by Hermann Levin Goldschmidt. This recurrence alone might be dismissed as a mere curiosity were it not for the fact that despite the vastly different conditions and tone

to Freud’s notion of the *Überich*, or even to Marx’s of the *Überbau* (neither of the latter two is mentioned by Benjamin), remains open to question.

⁶ One could extend this critique, which Benjamin does not do here, or elsewhere to my knowledge, to the critique of the Bernsteinian “breakdown” theory, which places the revolutionary turning point at the *end* of a long development, when capitalism is expected to “break down”. Marx himself, as Marcuse and others have argued, does not share this linear, theory of capitalist breakdown.

in which this text was written, the function of the word *Umkehr* is by no means entirely unrelated to that we have seen operating in Benjamin's much earlier text. For there as here, *Umkehr* designates a response and an alternative to the problem of *guilt*. The title of Goldschmidt's text is, in German, *Schuld aus der Sicht des Judentums (Guilt from the Perspective of Judaism)*.⁷ The year the text was written was one of hope but also of despair, in Europe, the United States and elsewhere. 1968 was the year not just of the May uprising in France or of the Tet Offensive in Vietnam, which marked a turning point in the war there, but also of the assassinations of Martin Luther King and Bobby Kennedy, the year of riots in the US and huge student demonstrations in Germany and elsewhere; the year in which the Soviet invasion of Czechoslovakia put an end to the hopes raised by the "Prague Spring" of reforming the "real existing socialism" from within.

For Goldschmidt, however, the essay in question was occasioned by another date some thirty years earlier: November 9th-10th, 1938, the night of what even today is referred to euphemistically in German as the "Night of Crystal" -- "Kristallnacht" -- that saw the destruction of Jewish synagogues, shops, institutions and homes all over Germany, and brought about the death of 91 persons and the arrest of 30,000. This pogrom, which had been long in the making, was triggered by another assassination: that of Ernst von Rath, a German diplomat in Paris, who was shot and killed by a 17-year old Jewish youth, Herschyl Grynszpan. With this act Grynszpan sought to avenge the dispossession and deportation a month before of 12,000 Polish Jews who had been living in Germany, and who included both of Grynszpan's parents, who in a letter had begged him to come to their aid. Although Goldschmidt does not go into these details, I mention them because they raise a question that Goldschmidt does address explicitly, namely that concerning the relation of guilt, *Schuld*, to punishment and above all, to revenge. The fate of Grynszpan, who was first imprisoned by the French government, and then, after the German occupation of France, spent the rest of his short life in German prisons, illustrates in exemplary fashion the cycle of guilt and revenge that Goldschmidt seeks to break, years after these events, precisely by developing his notion of *Umkehr* as a response to guilt.

To be sure, Goldschmidt's notion of *Umkehr* is very different way from that of Benjamin, who uses the word as a way of suggesting a possible move *beyond* the destructive cycle of capitalism as "cult-religion," but who does not, in his early text at least, provide any details as to how this move is to be thought. Goldschmidt by contrast does elaborate the notion, and this gives us the opportunity to reflect on the richness of that "Legacy of German Jewry" of which both of these writers were a part. The phrase, of course -- "Legacy of German Jewry" -- is the title of a book by Goldschmidt now also published in English.

Despite all the differences that separate Benjamin from Goldschmidt -- differences of

⁷ Hermann Levin Goldschmidt, "Der Rest bleibt". Aufsätze zum Judentum. Werke 4, Passagen Verlag: Vienna, 1997, 47-64.

thinking, but also of the world in which the two texts we are discussing were written -- their use of the notion of *Umkehr* displays certain tendencies in common. Above all, for both Benjamin and Goldschmidt, that from which the *Umkehr* is to turn is designated by the word "*Schuld*": guilt, and possibly debt. And both reject what Goldschmidt calls "the Christian notion of the fall into sin [*Sündenfall*] (47). However, the manner in which each takes his distance from the notion of "original sin" is quite different. In the essays that Benjamin wrote in the aftermath of the First World War -- in particular, "Toward A Critique of Force" (*Kritik der Gewalt*) and "Destiny and Character," as well as "Capitalism as Religion" -- he outlined a theory of "guilt" as a product of what he designated as a "mythical-legal system," one that imposes identity upon difference, commensurability upon alterity, and universality upon singularity, and of which the cult-religion of capitalism emerges as the most comprehensive articulation. The ultimate basis of this commensurability, according to Benjamin, is to be found in a notion that seeks to "sacralize" "Life" as pure immanence -- "pure" or "bare" life as he sometimes called it. The essence of such "bare life" for Benjamin resided in the paradigm according to which such "life" was conceived: namely, that of a self-identical generality, as "Life" with a capital "L". The more legitimate alternative, in his eyes, was the point of view of singular, living beings -- which he designated in German as "das Lebendige" (the living) or "die Lebendigen" (living beings). For "das Leben" -- i.e. for Life in General -- death could be regarded only as the result of something extraneous, something that was not rooted in the being of Life itself. In the Mythical-Legal, and subsequently Christian-Capitalist scheme⁸, this something was called "original sin," or implicitly, "original debt" (a term Benjamin never used explicitly, of course, but that seems implied by his texts). By celebrating such "original guilt as debt and debt as guilt -- Benjamin articulates the essence of the cult of capitalism in terms of the "demonic ambiguity" of the German word, albeit without mentioning Nietzsche. For Benjamin, the cult of capitalism seeks not to alleviate or expiate this guilt and debt, but rather to exacerbate and to universalize it. For without guilt and debt -- guilt as debt and debt as guilt -- there can be no "redemption". This is the capitalist version of the "fortunate fall", the *felix culpa* that sees in guilt the indispensable, and hence fortunate condition of grace.

The contemporary version of this "demonic ambiguity" is that of a consumption that is increasingly based on debt, but which is presented as the condition of being "saved". This is why, in the American advertising lexicon, to spend is always "to save". And it is also why, as we see today, conversely to *stop spending* is to lose all hope of salvation. But when spending in turn is only possible through credit, i.e. through debt, guilt and debt become the indispensable conditions of public safety (in French: *salut public*). However, in the capitalist and economic logic of the

⁸ The Mosaic "Law" was for Benjamin radically different from the "mythical-legal" framework that establishes "balance" and "commensurability" and is epitomized by the "scales of justice". The Mosaic Law, by contrast, he considered to be a Law of radical heterogeneity.

balance sheet, debt must also be redeemable. When such redemption is no longer possible, the system is threatened with collapse. For the cult requires belief both in the redemptive and the redeemable power of guilt and debt. When that belief is shaken, the “credit” crisis is more than just a financial or even economic crisis, but as a social and moral crisis of credibility. The system is then threatened by unredeemable debts, which are symptomatically enough labeled “toxic debts”. For what is at stake in the system of guilt and debt, is the redeemability of life as pure immanence, as essentially immune from death and destruction. The emergence of this toxicity of debt is a traumatic reminder of what the fantasy of bare and sacred Life was designed to conceal: the sickness unto death that is inseparable from the life of the Living, insofar as life is construed from the perspective of singular living beings and not from the generality of a concept or a collective.

To be sure, to identify the cause of the current credit and credibility crisis as being “toxic debt” is to imply that there are debts that are non-toxic, and indeed, life-promoting. It is to imply that “debt” only becomes “toxic” when it is abused by individuals, just as life in the Garden of Eden is described as having been pure and self-identical until it was abused by Eve and Adam, eating of the Tree of Knowledge. In the first books of Genesis, guilt results from a deliberate transgression of an explicit prohibition: it is the result of a human act. For Benjamin, and I believe for Goldschmidt as well, the situation is more complicated. Both Benjamin and Goldschmidt see the significance of guilt as in essence independent of human action, at least in the sense of deliberate, conscious human action. Since this is clearer with respect to Benjamin than with respect to Goldschmidt, let me try to explain. For Benjamin, the transgression of Adam and Eve, their decision to eat of the tree of knowledge and thereby to violate the divine prohibition, does not in itself suffice to explain the “fall,” which for him – in his early 1916 essay on Language -- is the result of linguistic turn away from the language of naming, still close to the divine logos, and toward the language of cognitive judgment (but also legal judgment). The latter submits singular beings to general concepts of a binary kind, epitomized in the opposition of “good and evil”. To wish to know the difference between good and evil in eating from the tree of knowledge thus constitutes for Benjamin the true fall, insofar as it subordinates the “goodness” of the divine creation as such – articulated in the divine judgment, “And it was Good” – to the conceptual opposition of good and evil. Creatures are no longer good simply in themselves, in their names, but must be judged in terms of general predicates, as either “good” or “evil”. Human action is thus involved in the fall, but it is not its cause.

Goldschmidt, by contrast, comes up with a reading of the Bible that is both similar to Benjamin’s and yet also profoundly different. He too goes back to the divine declaration in which the creation is designated as “good”. But instead of noting an identical repetition: “And it was good”, he insists on a single and subtle difference, one that breaks the sameness of the other days. One could say – Goldschmidt does not – that he brings out a turning in the repetitive statements marking the creation. It occurs on the sixth and last day of actual creation, which sees the creation of man. Goldschmidt quotes the Bible (Moses I, 1 31) as follows: “God saw everything that

he had made: yes, it was very good.” What he insists on is the small, apparently insignificant detail involved in the word “very”. Why very, he asks? Like Benjamin he argues that the fall is not a result simply of the action of Adam and Eve, not simply or essentially their “fault,” since it is already anchored in the creation itself. But here his reading of the creation departs from that of Benjamin. For if Benjamin argues that the creation before the fall was simply “good” – and therefore worthy of being named as such -- Goldschmidt finds another response in the Jewish exegetical tradition:

Why was it, asks Jewish exegesis, that this first and single time not only something good, but something very good was created? What was it that was not good, but very good? And it answers: the evil drive, which from the very beginning was created along with the good drive – this was very good. (50)

Note here the difference with respect to Benjamin’s reading of Genesis. For Benjamin, the structure of the “fall” is preserved, but merely transferred to language: there is *first* a pure language of naming, and *then* there *follows* the “fall” into the language of generalizing judgment, into the language based on the mutually exclusive opposition of “good and evil”. For Goldschmidt what appears from the first is the question of singularity as a moment of difference: of difference in repetition. It is the addition of the one word “very” that changes everything. For in a gesture that recalls not so much the Hegelian dialectic as the Freudian notion of disavowal, the emphasis on the “very” suggests that this intensification is made necessary because of an impurity rooted in the “goodness” of the creation: the co-creation of the evil drive with the good. And this co-creation coincides, on that sixth day, with the creation of man. In all other cases of living beings, what is created is created “after its kind”, and thus is considered generically self-identical. But in the case of man, the human is not created “after its kind” but in the “image of God”. At the same time, however, this “image” is embodied in a being that is gendered into man and woman. In short, the relation to the divine produces on earth a being whose essence is split, or rather, differential. Man is not simply man: man is man, and woman.

Thus, whereas Benjamin sees generality as imposed upon a creation of self-identical beings, worthy of being named – whereby the naming of the creatures by Adam appears as directly analogical to their creation by God – Goldschmidt, here speaking not just for himself but for a certain Jewish exegetical tradition, sees the creation as split by the creation of man as *both man and woman*. The unity of the genre is thus split by gender. And the unity of the word, and its nominal content, is also split: “very” does not mean more: it also means less. Or rather, it means both more and less. The creation is “very good” only because it contains *both* the drive to evil as well as to good. But this cannot be said as such – it cannot be named in a single word – but only in words that mean something other than what they seem to say. Hence the need for exegesis, and indeed the constitutive role played by such exegesis in determining the meaning of holy writ.

Thus, in contrast to Benjamin, Goldschmidt does not seek to install an opposition between naming and judging as a before and after of the fall. Rather he sees both as operative throughout the account of the creation. The turning-point occurs where the judgment is not simply repeated – “And it was good!” – but where in being repeated it departs from its previous occurrences, apparently only intensifying them, but in fact introducing something radically different: the fact that “very good” means “not just good but also evil.” But “very good” also means that “good” and “evil” are not to be separated from one another: they are mutually interdependent, although by no means simply identical or self-identical.

In this perspective, the prohibition on knowing the difference between good and evil can be read as a warning not to base a desire of knowledge on the mutual exclusivity or total separability of these two values or of any others: that is to say, on a logic of mutually exclusive oppositions. Good and Evil are thus not separate entities, but goals of a “drive” that implies each and both, and above all the tension between them. It is this interdependence that is signified by Goldschmidt’s use of the word *Umkehr*. After quoting from Ezekiel and Rabbi Akiba, Goldschmidt comments:

What is it that emerges clearly in these two pronouncements of Ezekiel and Akiba concerning the perspective of Judaism regarding the question of guilt? It is the *Umkehr* – the turn about from – guilt! [*Die Umkehr von der Schuld!*) With guilt the possibility of turning about with respect to it! [*Mit der Schuld die Möglichkeit der Umkehr ihr gegenüber!*] And that is already the kernel of the Jewish conception of guilt, as well as something of the kernel of Judaism in general. (48)

But just how we are to understand this “*Umkehr von der Schuld*,” this “turn-about from guilt”. I have given the German formulation of this phrase because I suspect that there is more going on in these phrases than perhaps meets the eye at first reading. Indeed, if you will excuse what may seem as a presumptuous statement, maybe even more than Goldschmidt himself either wanted to say, or was aware of saying. I have already suggested that his reading of the “very” in Moses I, 1 31 strikes me as quite Freudian. Not just because he speaks of a “drive” –*Trieb* – but because of the way he interrogates and interprets the word “very”. But I could also have called his mode of reading here Derridean. Derrida wrote somewhere that whenever he comes across words like “clearly,” “obviously,” “certainly” in an argument, he suspects that they indicate they opposite of what they mean to say. “Clearly,” means that the statement in question may not be so clear after all; “certainly,” that it may not be so certain. I think this is probably the case more often than not, and that Freud would have agreed. But I will extend that suspicion to include what might be called stylistic lapses, awkward or even ambiguous moments in an otherwise fluent and elegant writer such as Hermann Levin Goldschmidt. The difficulty I have signaled in translating “*Umkehr*” points to one such nuance. Not a lapsus, to be sure, but an ambiguity that is worth reflecting upon. An *Umkehr* is not merely a *return*, as for instance literally implied in the Hebrew word and concept, *teshuva*, atonement. That Goldschmidt does not mention the Hebrew word here is perhaps precisely because of this fact. An *Umkehr* does not go back or return:

German has a perfectly good word for that: *Wiederkehr* or *Wiederkunft*, as in Nietzsche's famous thought of the Eternal Return of the same, *Ewige Wiederkunft des Gleichen*. *Umkehr* is not *Wiederkehr*, but it is also not what one might otherwise have expected, not simply an *Abkehr*, a turn away, from something, for instance from a guilty act or a state of being guilty. Although an *Umkehr* does involve a moment of turning away from, it is not simply a movement away from something else. This is why I have chosen to translate it by what is anything but a very elegant phrase in English, a "turn-about" or "turn-around" (inversion, another possibility, strikes me as too symmetrical). For although the prefix "um-" in German signifies generally "around", it suggests a movement that *changes* direction without simply negating its previous direction or returning its point of departure.

Perhaps the most famous and certainly most interesting use of the term in German is that found in the writings of Hölderlin, the poet and thinker who employed the term "*Vaterländische Umkehr*" – patriotic turn-about – in his commentary to his translation of Sophocles' *Antigone*, in order to describe both a turn toward the local and at the same time a radical transmutation of values that would never be either total or complete:

For a patriotic turnabout (*vaterländische Umkehr*) is the turnabout of all kinds of representations and forms. A total turn-around in these things, as with turnabouts in general, without anything to hold on to, is not permitted to humans as cognitive beings. And in patriotic turnabout, where the entire shape of things is transformed and [where] nature and necessity, which always remain, tend toward another shape [...], in such an alteration everything necessary takes sides for the alteration, and therefore even what is neutral [...] can be compelled to be patriotic, present, in infinite form, of the religious, political and moral [Life?] of his fatherland (*prophanethi theos*).⁹

In the context of the argument of both Benjamin and Goldschmidt, Hölderlin's remarks are particularly pertinent. For if both Benjamin and Goldschmidt see the *Umkehr* as taking place either in face of or in the shadow of the divine Creator, Hölderlin's final phrase, in Greek, suggests that the relation to the divine is one of "profanation": "*prophanethi theos*". The patriotic turnabout takes place before a "profane God", because it has to turn in a space that is both infinite and yet terribly finite. It cannot hope to return to its source, because the *Umkehr* involves an alteration that is so radical that it leaves no identity "unturned". Hölderlin makes this explicit in his commentary to the other Sophocles tragedy that he translated, *Oedipus tyrannos*:

In the most extreme limit of suffering nothing more survives (*bestehet*) except the conditions of time or of space.

⁹ Friedrich Hölderlin, "Anmerkungen zu Antigone", *Hölderlin: Werke und Briefe*, edited by Fr. Beissner and Jochen Schmidt, vol. 2, Frankfurt am Main: Insel Verlag, 1969, p. 789.

In this man forgets himself, because he is entirely in the moment; God, because he is nothing but time; and both are unfaithful, time, because it in such a moment it turns about categorically – *kategorisch sich wendet* – and beginning and end no longer permit themselves to come full circle, to be brought into accord (*sich in ihr schlechterdings nicht reimen lässt*); man, because in this moment he must follow the categorical turnabout (*der kategorischen Umkehr folgen muss*), and thus in what follows can not be commensurate with the beginning. (716)

In Hölderlin's account here of the categorical or patriotic turnabout, a certain convergence of both Goldschmidt and Benjamin seems anticipated: above all in the fact that the turn-about is not a movement that affects simply man, but also God: man forgets himself because – and of course Hölderlin is speaking of Oedipus – he is too caught up in the moment, but God also forgets himself because He too is caught up in and as time. The *Umkehr* becomes “categorical” when it includes all categories – all ways of saying things – that usually are considered to frame and orient its movement. In this case there would be a tension between the two phrases in German that I previously quoted from Goldschmidt and to which in conclusion I will return very briefly: The *Umkehr* as a turnabout “in face of it (guilt)” (*ihr gegenüber*) and “Die *Umkehr* von der Schuld”: this last formulation could be translated either as the “turnabout from guilt” or the “turnabout *of* guilt”. I think, given the constitutive relation of guilt to the movement of *Umkehr* that Goldschmidt so insists on, that it has to be read in both senses: it is a turn from a particular guilt, but not a flight from it, since in its movement the guilt itself becomes part of the turn.

But this is not the fortunate fall as dreamed of in Christianity: it is the turn of, with and away from guilt toward a notion of life that remains marked by guilt, because it is constituted by the inseparable relation of the drive toward good and the drive for evil. Perhaps, in thinking of Freud, we could just say: of the drive, in which good and evil are impossible to separate entirely.

The attitude toward life that results from this notion of the inseparability of good and evil, of guilt and *Umkehr*, of guilt and transformative turnaround, would thus entail a very different notion of Life and above all, of the Living, from that which is generally associated with redemption and resurrection. For this other life would be one that never can default on its dues to death, to the mortality that constitutes the living, and hence to that evil which is inseparable from the good.

This is hardly a comfortable position to take, hardly reassuring for those who would seek clear-cut ethical and religious guidelines to distinguish good from evil and to act accordingly. But in fact Goldschmidt does not hesitate to conclude with a most provocative formulation:

Just as there is guilt, and indeed the most horrific and most shameful guilt, there is the *Umkehr* from (of) guilt as an *Umkehr* for each and every guilty person, from every guilt without exception. That is the perspective of Judaism. (63)

The question of guilt is thus inseparable from the perspective of the singular: from “each and every guilty person” and “from every guilt without exception”. Whatever else it may be, guilt is always guilt in the singular. But this does not enclose it in a monadic, self-contained existence. On the contrary, its singularity means that it is resolutely relational, differential, turned toward the other and toward alteration. It is this perspective that determines that “for the Jews guilt is never definitively guilt” and that to point to or to acknowledge guilt is not to be condemned, but to open the path to a “turnabout of-from guilt” (Umkehr von der Schuld). And this singular turn, away but also of guilt, marks a turn toward the future, not as the fulfillment of the self, nor as its disappearance – neither as reward nor as punishment, nor as toxin or antitoxin -- but as transformation, as radical alteration – finally, as the possibility of something else.

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