

Kol Nidrei

Har Shalom 2020

What will **you** invest in?

What was the biggest story of 5780? Covid? BLM? The election? #MeToo (remember that one?), Israel and UAE? Certainly there are so many contenders for that dubious title...and tonight, on this, the holiest night of the year, I don't want to talk about any of those...tonight on this night of reflection, introspection and fasting, I want to speak about Apple computers and the meteoric rise of their stock and spend some time diving into some **investment strategies for the year to come.**

A few weeks ago, tucked away in the business section of our newspapers and online publications, was the news that Apple Computers became the first public company to reach a **trillion dollar valuation!!** This amazing fete coupled along with a 4-way split of apple stock, has gotten the attention of even the smallest investors.

I think it is fair to say that at some point most of us will consider **taking some of the money that we have today and investing it so that it will grow for tomorrow.** Of course, there are some inherent risks when we decide to invest our money. We could easily lose all or part of our investment.

“With that said, the Har shalom legal team have asked me to say that I am not a licensed stock broker and PLEASE do not take my stock advice...”

But I digress...

Will Rogers, the famous classic American comedian and philosopher was quoted as saying that he was more interested in the return **OF** his money than the return **ON** his money.

There are, of course, many factors that go into deciding whether to put your money in a particular investment, but when it is all said and done, the main thing we are looking for is the best return on our investment.

Not many of us would take our money and intentionally put it into an investment that would guarantee we would lose our money. If an investment agent told us he had a hot tip on a mutual fund he would guarantee we would not get a penny of our money back. How many of us would jump on that “hot tip”?

And yet, even with the perils that can come with investing, I think it is fair to say that **a wise person should invest for the future.**

Before many of you turn off the livestream or the zoom and tune into The Business Channel, I want to invite you tonight, on Kol Nidrei to reflect with me on how our lives are somewhat like the stock market and on how we need to decide on **what we are going to invest in this coming year:**

- What are the metaphorical stocks and bonds that we plan to buy this year, so we can have something meaningful, rich and wonderful in 5781 and on.

For the next few minutes, I want you to examine with me some of the principles that will help us to be wise investors and perhaps even more...some failsafe investments in 5781.

3 Principles

Principle #1: Invest in things that are enduring.

If there ever was a bad time for a computer to fail, it is the week before the High Holy Days, but that is exactly what happened to me. Last week, the “a” key on my laptop’s keyboard started to fail... And while my laptop is only 4 years old, everyone I mentioned this to would just smile and say, “Yeah, built in obsolesce”. **Things are made to fail within a few years..**and while this might be a sound manufacturing principle it is the exact opposite of what we should really be investing in.

My friends, the first principle of investing for 5781 is this:

Invest in things that are enduring

Fads, are just that, fleeting

things are built to fail, electronics, as I painfully learned are built with built-in obsolescence, as are cars, houses and the list goes on and on...

On this Kol Nidrei night, why don't we commit ourselves to investing in 5781 only on things that are enduring; like family, like friendships, like, like a caring community such as we have here at Har Shalom.

Is there a family member or friend you've lost touch with or worse, not spoken to because of a misunderstanding? **Invest in that this year.** If this year of pandemic has taught us nothing else, it's that everything else can go away in an instant, but the love and care of someone we are close to, transcends space, time, zoom, and even 6 ft of distance. It's powerful, its transcendent and it's enduring.

Any stock broker will tell you that when we make investments with our money, we want to put our money in something that

is going to give us a good return, shouldn't we want to do the same thing with our lives. So here is:

Principle #2: Invest in building a better world

We have money and we can make more money, but we have only been given **one life to live and we want to make sure that we make the most of the gift that we have been given.**

So I ask you this evening, Are you investing your life into the world?

Let me give you an awesome stock tip..the 4 letter identifier for this stock is GMLH...G'milut Hasadim. Acts of lovingkindness...

Organizational psychologist and Wharton professor Adam Grant says that "There is a lot of evidence that one of the best anti-anxiety medications available is generosity." He continues to say that "the great thing about showing up for other people is that it doesn't have to cost a whole lot or anything at all, and it ends up being beneficial to the giver."

Can anyone here dispute the fact that this world, that our country needs more acts of loving-kindness? More people doing nice and good, and necessary things? If not for us, then maybe for our children, and our children's children?

My friends, our life can be compared to what has been called one of Sigmund Freud's favorite stories.

- It was said that one of Sigmund Freud's favorite stories was about the sailor shipwrecked on one of the South Sea Islands. He was seized by the natives, hoisted to their shoulders, carried to the village, and set on a rude throne.
- Little by little, he learned that it was their custom once each year to make some man a king, king for a year. He liked it until he began to wonder what happened to all the former kings. Soon he discovered that every year when his kingship was ended, the king was banished to an island, where he starved to death.
- The sailor did not like that, but he was smart and he was king, king for a year. So he put his carpenters to work making boats,

his farmers to work transplanting fruit trees to the island, farmers growing crops, masons building houses. So when his kingship was over, he was banished, not to a barren island, but to an island of abundance.

- It is a good parable of life: We're all kings here, but we are all kings for a little while, **able to choose what we shall do with the stuff of life.**

Hesed, is that investment, On this Kol Nidrei night, I invite you to invest heavily on this stock. **Invest in making this a better world.**

The Third and last principle is probably going to raise some eye brows, but please hear me out.

Principle #3: Invest not on what is, but on what will be.

Let me put this in rabbinic terms. Ladies and gentlemen, in 5781, we need to invest in the Messiah.

I did, I just said that...we need to invest in Meshiach!

There is no doubt that this past year has been a hard year. Pandemics, political strife, racial inequities, and the list goes on and on.

But as much as Yom Kippur is a day when we look back at our missteps and our failings, it should also be a day when we look forward with vision and...with Hope.

We can spend the rest of YK discussing what our vision of the messiah is or the messianic time, but one thing is clear, no matter what you think the messianic time will be or won't be and that is that **the key component is hope. It is that hope, that dream for a better world that we need to invest in this next year.**

- The eye regulates the movement of the body, so if we want to head towards something, we need to focus our eyes on it. Flying principle of turning the yoke towards where you are looking.

Or I like what the great Wayne Gretski said: "Don't skate to where the puck is, **Skate to where the puck is gonna be**"

We need to invest in a vision of where we, our country, our world needs to be! In order for our conduct to be correct, our attention must be fixed towards that messianic time. A famous saying says:

A healthy eye will let light into the body much like a pure heart will let light into the soul.

Let's all invest in the year 5781 in making that messianic vision a reality. A world of justice, a world of peace, and world where the light of God shines thru to all.

My friends, Where are you going to be investing net year?

Is your investment going to pay eternal dividends or when it comes time to withdraw from your investment, will you find that you have been cheated?

Today I invite you to make the greatest investment you will ever make.

- 1) Invest in that which is eternal
- 2) Invest in that which will change the world for the better

3) Invest in Messiackh, invest in the hope that will guide your eyes and your soul.

As we begin Yom Kippur heralding our new year of 5781, let us heed the words of this beautiful meditation

G-d,
Help me through this day.
Guide me toward kindness, gentleness and peace.
Grant me strength and endurance,
Courage and humor,
So that I may do Your will with a full heart,
In joy and in love.
Grant me wholeness, wonder and awe.
Then, G-d of Old,
I will become a source of blessings,
A light of Your word.