The Economy, the Elections and Other Such Matters

Yom Kippur Evening 2008 Rabbi Stuart Weinblatt

Editing my first book of sermons* was a lot more work than I expected it to be. I had to check out every reference, to make sure all the quotes from the Talmud and other sources were accurate and most important of all, that the jokes were still funny. I wanted to be sure the messages would have "shelf life," and that they would be as relevant as they were when I first delivered them. Tonight, however, I want to address two very contemporary, timely issues confronting us.

The current economic crisis and upcoming election may seem like strange topics for Yom Kippur, but I think it is important to speak about the financial situation because, it troubles and affects all of us, and is on everyone's minds. As I always contend, and try to convey, Judaism has a great deal to offer us in times of trouble, and is extremely relevant and pertinent to how we live our lives and how we cope with life's challenges. The insights from our tradition's wisdom are helpful, and the themes associated with Yom Kippur are especially applicable to our current predicament.

An article on CNN.com earlier this week for example, sounds eerily like the *Unateneh Tokef* prayer, about who shall live and who shall die. The commentary about the banking industry read like something out of our High Holiday liturgy. It said in regard to the nation's banks, "The biggest questions are how many will perish and how they will be put out of their misery, whether (by) closures by regulators... or (by) fire sales made under government pressure."

We have reached the precipice and seen the abyss, and it is not pretty. Many people are hurting and feeling the pain caused by financial loss, job security and uncertainty. Some of us have a feeling of helplessness as we watch the shrinking of savings, investments and retirement portfolios, as well as the values of our homes. At a time such as this, we turn to religion for comfort, for it brings us a message of hope and faith.

One of the most amazing things about the crisis, something we shouldn't take for granted is something I am almost afraid to say out loud. Maybe I will just whisper what I am about to say, or at least ask you not to repeat it. Let's just keep it here, among the 1,000 of us, even though it actually is a piece of good news. Have any of you noticed that despite all that has transpired, we haven't heard people blame the Jews? The head of the Federal Reserve, Ben Bernake is Jewish, as was his predecessor, Alan Greenspan. Lehman Brothers is a brokerage firm started by the descendants of Mayer and Emanuel Lehman. The media stated matter of factly last week that action on the economic aid package was suspended due to the Jewish holiday of Rosh Hashana. With the exception of a statement issued by Hamas we have not heard much of the old battle cries and accusations that Jews control the economy. We have come a long way from the days of Henry Ford, Father Coughlin and others ranting and raving and blaming the Jews for all economic ills. It shows how far we have come as a nation.

^{*}Rabbi Weinblatt's book, "God, Prayer and Spirituality," a collection of his sermons, has just been published and is now available for purchase from Amazon.com or from B'nai Tzedek for \$18.00 each + \$3.50 to cover shipping and handling costs.

A critical piece of advice to weather the crisis is to stay calm during this storm, to look long term at the big picture, and not to panic, all messages consistent with the spirit of the Days of Awe. Who better than us understands the importance of looking "long term"? As a 3,500 year old people who have survived so much, one of the things we can learn from our history is the value of endurance, perseverance and maintaining faith. During these days of judgment we read Psalm 27 which says, "Adonai oree veyishee, memee ira: The Lord is my light and my help, whom shall I fear?" And in the famous reassuring words and imagery of Psalm 23, "Yea, though I walk through the valley of death, I shall fear no evil, for you are with me." Faith in the Almighty helps to reassure us in times of uncertainty. The Bible firmly declares and reassures us that we go through life knowing that we are not alone. Belief in God brings comfort in times of stress.

We dare not belittle the depth of this crisis, but maintaining our perspective is helpful, for one's attitude affects how we deal with situations we confront. A story is told of two shoe salesmen sent to a remote rural area of Africa to see if they could open up a new, previously untapped market for the company. One salesman wrote back to the head office: "Returning on next plane. Impossible to sell shoes here. Everyone is barefoot." He was already back home when after not hearing from the other shoe salesman for a couple of weeks, a message came in that said, "No one here has shoes. Unlimited prospects. Piling up orders by the bushel. Send more samples."

How we view a situation plays a role in how we respond to it.

Reflecting on all that has occurred, it would be nice to know how we got into this mess, so we can extricate ourselves from it, not repeat the mistakes, and prevent it from ever occurring again. If this sounds familiar and like a good plan of action, it should, because these are the steps necessary to achieve, what we call *teshuvah*.

Unfortunately, though, we have too much of the usual finger pointing going on.

A central theme of Yom Kippur and the very foundation of the holiday is to call upon us to take responsibility for our actions. One of the primary features of our prayers is the *Vidui*, in which we confess our sins. As one letter to the editor in The New York Times said the other day, where is the leader who is willing to step forward to take responsibility for the mistakes that led to this situation? It seems as if everyone is ducking for cover. It is always so much easier to point the finger elsewhere, to see fault with others. But that approach does little if anything to solve the problem. The Japanese culture places a premium on individuals taking responsibility for their deeds and the results of their decisions. Company executives will often admit their errors, and resign when they are the cause of a problem. We Jews also believe in admitting when we do something wrong. That is what Yom Kippur is all about. The Day of Atonement affirms that we must examine our own actions and shortcomings. We must reconcile ourselves with how our actions cause hurt or inflict pain or suffering upon others. This is the first step towards achieving a modicum of healing, of *teshuvah*, which leads to forgiveness.

A colleague of mine told me about a new year's card he received. It read, "Dear Rabbi, In the spirit of the season, if there is anything that I have done that has offended you, I want to make amends. But simply saying that in a perfunctory way is too easy. And so if there is anything that I have done that was hurtful, I hope that you will tell me what it was in specific terms so that I can make amends properly. Sincerely yours,"

I read an interesting article about a VA hospital in Kentucky that no longer fights malpractice cases in courts. Instead they have found that by having the patients and their families meet with the doctors who admit they made a mistake when something has gone wrong, there is greater healing and reconciliation. It may sound counterintuitive, but by not taking a confrontational, adversarial approach, the need and desire to sue has been significantly reduced.

It's all about ownership and taking responsibility for our actions.

Tonight and tomorrow we do a *heshbon hanefesh*, an accounting of our soul. Ecclesiastes reassures us, "There is no righteous person on earth who does only good, and does not sin."

Most commentators agree that personal greed contributed to our current predicament. Over 2,700 publications in the month of September appeared when the words "Wall Street" and "greed" were entered together in an internet search engine. There is plenty of blame to go around: It is Wall Street, and it is politicians, and it is the media which whips us into a frenzy. It is all of these. But let's be honest. It is not just the greed of large companies and corporations that has caused the crisis. It stems from us—individuals spending beyond their means to keep up with their neighbors, people trying to make a killing in the market or misrepresenting their income to qualify for a loan they can't afford to purchase an over-priced house bigger than what they need all contributed to cause and fuel the problem.

Not surprisingly, our sages warn what can happen when we are motivated by greed. The medieval Jewish philosopher Bahya ibn Pakuda cautioned that, "Too much riches are as bad for the soul, just as too much blood is bad for the body." The problem is that if avarice guides our decisions and actions, we often wind up making incorrect decisions and doing things that might not be good for us in the long term.

It is interesting to note that we are being told that one of the means to cushion the impact is not to put all our eggs into one basket, but to diversify. This advice also parallels the wisdom of our sages, who urge us to have balance in our lives. As our heritage teaches, making a living is important, but making a life is more important.

Yom Kippur is that annual tune-up when we come into "the shop" to realign our values. By reciting our prayers, by spending the day in solemn convocation with our God and community, we come to shul and are reminded of what our values should be. There is nothing wrong with acquiring wealth. The test is in how we spend it, and in not making it the means of defining our self worth. Hopefully we come away from this intense day

of prayer and introspection with a renewed realization that life is about much more than what we acquire or have.

Another reason many believe we got into this mess is the deregulation dating back to the 1980's. Without getting too specific, and not wishing to debate the controversy about the history or ideology behind the policies, I would suggest that regulations can be viewed as a metaphor, and liken this to the need for mitzvoth in our lives. Judaism is a way of life, in which all is not permitted. The mitzvoth show how important it is to have parameters. Judaism is about boundaries, and our current economic problems show what happens when there are inadequate standards or insufficient controls restricting our actions.

Many of the insights and comments of the prognosticators on the current crisis are all rooted, unbeknownst to them in Torah.

I would be remiss if I did not take a moment to say that as a non-profit institution we are concerned about being able to meet our commitment to the people who work for us, to continue to offer our programs and maintain our facility. People want us to offer every program, class and activity without charging anything. Everyone agrees the synagogue should be open to all, regardless of ability to pay, and we are. But people do not realize that the only way we can do this is if everyone who can afford to contribute and support the synagogue does so. So if you want your synagogue to be the best in the area, to have a full range of activities, a top quality staff, attractive facility, an outstanding religious school, youth and adult programs, someone is going to have to pay for it. I urge you to contribute and donate generously to the Supporters' Fund, even when, and especially because times are tough.

I am reminded of the classic Yiddish joke about the shnorrer who stands on a street corner in his shtetl. One day a wealthy man who gives him a few rubles every week only gives him a couple of kopeks instead. The beggar asks why he is getting shortchanged with such a measly amount. The gvir, the rich man apologetically tries to explain that he had not made many sales this week. And so the man looks up and says, "Nu? Just because you had a bad week, I should have to suffer?!"

We have had more requests for variances, extended payment plans and requests for dues waivers than in previous years. The only way we can provide this consideration and these adjustments and still be able to meet our financial obligations, put on our programs, create a strong Jewish community, ensure Jewish continuity and pay our bills is if those who can afford to support the synagogue do so.

We are recognized by the government as a charitable institution, what is referred to as a 501 c-3 tax exempt organization. As such, I am prohibited from endorsing a candidate from the bema. Over a week ago 33 clergy challenged this statute. Personally I think this is foolish, for we enjoy certain benefits of being a tax exempt organization, and with those privileges come certain responsibilities, such as not using the synagogue as a platform to endorse one party or candidate – a fair tradeoff, and not an unreasonable expectation.

A timely joke comes to mind about the IRS agent who called the rabbi of a synagogue, and said they were reviewing the tax records of one of their members, a Mr. Kreitman, and so he wanted to know if he had in fact donated \$ 100,000 to the congregation. The rabbi said, "He will."

We do not want to get into trouble with the IRS. Although as an individual I can endorse a candidate, I would not do so from the pulpit. I realize that we have supporters of both candidates here tonight, as it should be. I want and hope that Jews strongly support John McCain and contribute to his campaign, and are close advisers to him. I also want Barack Obama's closest friends, advisers and contributors to be Jews as well.

One of those 33 pastors said that one of the candidate's positions is in direct opposition to God's truth as revealed in the Scriptures. I do not claim to know if God is a Republican or a Democrat, or what God's positions are on the major issues facing us. Our literature is too diverse for there to be only one way to interpret the will of God. Nevertheless, I would like to suggest that there is a Jewish way of evaluating the issues.

Conflicting positions on a wide range of issues may both be consistent with Jewish teachings. What then is a Jewish way of evaluating an issue? Let's take taxes for example. I am not going to argue whether it is better if taxes are raised or lowered. I will say though that I would hope that whichever position you take on this issue your perspective is not based just on what will be best for you personally. What I mean is that our tradition teaches that we have an obligation to think not just of ourselves, but of society as a whole. If you believe in supply side economics, fine. If you prefer another approach, fine. But I hope that you arrive at your conclusion based on what is best for our country, not just your own pocketbook. That is a Jewish way to vote. We understand the importance of community, of compassion, of caring for others, and not just to advance our own economic self interests. Political polls and research consistently say that Jews are the only ethnic group in America that does not vote based solely on its own personal economic self interest and that in fact, votes against its interest. We should be proud that we view the world and our social responsibility this way.

This election, by the very nature of the choices we have before us is historical. It is exciting to know that regardless of which ticket wins, it will break all precedents, since for the first time a black American and a woman are their party's nominees for national office. We should not underestimate what a proud moment this is for America as a nation, and what it signifies in terms of the progress we have made. The message to blacks, women and other minorities in this great country, as well as around the world, regardless of what happens on November 4th, is that anything is possible. In the words of the old Virginia Slim commercials, "we've come a long way, baby." Clearly this election is about change, and one way or another, regardless of who is elected, we will have change.

Many factors go into the choices each of us will make as to who we believe can best lead our nation. For some of us, experience, or lack of experience is a factor. Age may or may not be a factor. You know how John McCain has pointed to his 96 year old mother. I can't resist the chance to share with you a cute joke about an elderly Jewish man who

walks into an insurance agency and says he wants to buy a life insurance policy. When told that insurance policies are not sold to 80 year old men, he asks, "Then how come you sold one to my father last week?" "How old is your father?" the agent asks. "He's a hundred." "A hundred?!" replies the astonished agent. "Well, you'll have to come back tomorrow, when the manager is here, since I don't have the authority to issue you a policy."

He tells him he can't come back tomorrow. "Why not?" he is asked. "I can't come tomorrow because my grandfather is getting married." Now the agent is really shocked. "Your grandfather is getting married?! How old is he?" "He just turned 120." "A hundred and twenty? Why would a 120 year old man want to get married?" "Well, to tell you the truth, he really doesn't want to, but his mother is pushing him into it."

It is clear that there is intense interest in this campaign. There was a time when the question a rabbi was asked more than any other was whether or not a chicken was kosher. The question I have been asked more than any other, in all my years combined as a rabbi is what I have been asked the past six months, and it has to do with Democratic candidate Barack Obama. I will say that many of the emails and accusations that have been circulating in our community about him being a Moslem, and other scurrilous comments are blatantly false. We must be cautious about believing things we read on the internet, in ads, and on cable news shows, which have just become platforms for pundits to espouse their own positions, instead of giving us the news. I would encourage us to focus on substance and the important issues facing us, as well as the character of the person we choose to be our leader. We long for and need someone who can inspire us by his example to serve, and to call upon us to sacrifice and live up to the best in us.

Among the many important issues worth taking into consideration are the different economic policies, their health care plans, what they will do about Social Security, on what basis will they nominate justices to the Supreme Court, how they will handle foreign policy issues, such as genocide in Darfur, oppression in Tibet, an emergent Russia and China, as well as what to do about the dangers posed by Pakistan and Afghanistan, not to mention the war in Iraq, and so on. Who their advisers are and who they will choose as their appointees, with whom they associate, as well as who and what influences and shapes their thinking are all legitimate questions to raise, for they have an impact on how they will act on issues facing our nation. I want to comment on just two issues of concern to me and that are of paramount importance for us as Jews and as Americans: Israel and energy and the environment.

The next president must get serious about the environmental crisis facing our planet. I really do not care if the scientists who attribute global warming to human actions are right or wrong. Clearly something is happening, when the polar ice cap is shrinking. We cannot afford to wait, but must act now, and it is irresponsible not to do so. Scientists warn of the peril of rising sea levels, prolonged droughts, extreme weather phenomena and other adverse affects on our environment with the continued use of fossil fuels. The Markham Ice Shelf, a sheet of sea ice almost as large as Manhattan that had been attached to Ellesmere Island in the Canadian Arctic for 4,500 years broke loose

and disintegrated this past August. As a Chevron ad points out, it took us 125 years to use the first trillion barrels of oil, the next trillion will be used in 30 years.

Judaism teaches that we have a responsibility to care for the earth. A famous midrash says that after creating the world, God showed Adam the world and all the living creatures on earth. He showed it to him because he was both the very first man and his final act of creation. The Holy One said to him, "See what I have created. I now entrust it all to you for safekeeping, for no one will come after you to fix or repair what you do to it."

Coupled with responsibility for stewardship of the earth and our environment is the need to be serious about our search for alternative energy. Our dependence on foreign oil supplied to us by totalitarian nations with maniacal dictators makes us too vulnerable, economically and from a security point of view as well. This must be a top priority for the next administration and not just mere election year rhetoric.

That brings me to the final critical consideration. For me as a Jew, I want to be sure the President of the United States understands the moral imperative and strategic importance of standing firm with Israel. I want to be confident that the next president understands the existential threat Israel faces every day of its existence, and the peril it faces and the danger posed to the entire world by the possibility of a neighbor bent on its destruction acquiring the capacity to launch a nuclear attack.

In the twentieth century Jews and Judaism were in the front line and the first victims of the great struggles against totalitarianism. We were the targets of Nazism and of communism, both of whom sought to eradicate us. And in the twenty first century, we are in the vanguard of being the primary and first line of defense against radical fanatic Islamic fascism. Not even Paul McCartney is immune to being maligned throughout the Arab world and receiving death threats for giving a concert in Israel.

No one should be under the false naïve allusion that the path to peace will be paved by pressuring Israel to make further concessions to those who have not relinquished their desire to destroy it. This will not achieve the elusive goal of peace, but will lead to a greater risk for Israel's security and well-being.

Hillel Halkin writing in the last issue of the New York Sun last week wrote, "Israel, for all its faults, stands for something humanly just and right against the fanaticism of those who would like to destroy it and the hostility or indifference of those who think it would be no great loss to the world if the would-be destroyers succeeded.

"But it would be a great loss, perhaps even greater than any of us can imagine. Israel is today — as it has been since its inception — a litmus test of one's moral seriousness. The person who does not understand the importance of its existence understands nothing about good and evil."

I am not saying that Israel is the only issue that should be of concern to Jewish voters. Our concerns cover a wide range of areas, including domestic factors, all of which should be part of the equation when deciding who to vote for. I am suggesting, however, that Israel be a critical criterion, a key component and primary consideration when you decide who to vote for. I am not commenting at this time on which candidate I think will be better for Israel – my point is to urge you to keep Israel at the forefront of our agenda. Make the candidates work for and earn your vote!

There are some who will hear my sermon tonight, and conclude that I am for Obama, and some will assume I am for McCain. And some may be disappointed I did not endorse either. (I don't think anyone will think that I am endorsing Ron Paul.) In the final analysis, it comes down to who you trust with the mantle of leadership.

Clearly this election is about change, as is Yom Kippur. It is a time when we look at ourselves and ponder what we need to do better. We are reassured by our faith and the holiday cycle and season that the universe is not run on the anarchic whims of fate.

A rabbi in the Talmud was known as Rabbi Gamzoh, because whenever something occurred he would say, "Gam zoh latovah: This too will be for good." In other words, he looked for the positive and found the silver lining in every situation. I do not mean to suggest that we be sanguine, complacent or negligent, about our current economic quagmire, but hopefully, his example reminds us that ultimately, things have a way of working out.

His thinking is reminiscent of the story about the wise King Solomon who asked a trusted adviser to find and bring to him a ring that had magical powers. He wanted a ring that made a person who is happy sad, and if a sad person looks at it, has the power to make him happy. After many months of searching, his minister presented a ring to him, inscribed with the words, "*Gam zu ya'avor*, this too, shall pass."

I have every confidence that eventually our current crisis shall pass. It is kind of like the woman worried about her situation who turns to her rabbi for words of encouragement. He tells her, not to worry, "God will provide," meaning she shouldn't worry God will take care of her. She says to him, "Rabbi, I know God will provide, eventually – but if only He will provide until He provides I would feel much better."

We pray on Yom Kippur and Rosh Hashana "khotvenu besefer parnasah vekalkelah, that we be inscribed in the Book of life, and also in the Book of prosperity." I pray that each of us may merit such a blessing and the blessing of restored and increased values for our 401 k's. May we choose wisely who will lead us so that even more importantly, we, our nation and the world will be inscribed for a good year, a year of peace, and of health.

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