

## What To Do When Our 401K's Become 201K's

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How I love this season. I feel especially grateful to have the blessing of being a member of a people who sets aside these solemn days for intense personal introspection in the context of community.

For me the High Holidays are like a pivotal fulcrum for the rest of the year. They serve as an anchor that ties me to that which is lasting and has persevered through the ages.

Days come and go. They roll into weeks, which transform into months, which have a way of becoming seasons, and then while we are not paying attention convert into years which fly by. Without our noticing the rapid passage of time, it all accumulates into a generation, and then before we know it, a lifetime has passed.

The book of Ecclesiastes puts it this way, "*Dor holech, vedor ba*: One generation goes, and another comes. But the earth remains the same forever."

The prayers of this season and its message cause me to take time to pause and lead me to reflect upon things I too often take for granted and to look at matters from a broader perspective, to distinguish between what is enduring and what is not. This is when I ponder the meaning of life and the purpose of human existence. And it is here, in shul where I bring my search and find many of the answers to my quest.

The liturgy causes me to look upon the past, and compels me to think about what I need to change. I am forced to confront and admit what I should have done differently. The process allows me to look forward to the future with hope and with the determination to try to break old patterns so as not to make the same mistakes, to learn from them and to resolve to work to correct my shortcomings.

There are some holidays when the year that has just ended does not appear to be very different from the one that preceded it, and when the marking of a new year seems to be rather arbitrary. And there are years when the events appear to have wrought cataclysmic change in our world.

I think you would probably agree with me that this past year would qualify as the latter, as one of momentous change.

Who could have anticipated last Rosh Hashana when we gathered to welcome the new year and to celebrate together that the lives of so many would be so different than the year that just ended tonight?

Just think about some of the significant changes that have occurred in the past 12 months. Businesses have closed. Retirement funds have shrunk. People have lost jobs. The lives of many have been shattered and devastated, and all of us have felt the impact of the economy in some way. Financial pressures threaten to breach the serenity we took for granted as we live in the shadow of the uncertainty of instability.

The only safe haven which appeared to be immune to the vagaries of the economy, where there was a steady, guaranteed 12% annual rate of return was if you had invested your money with Bernie Madoff. Or at least that appeared to be the case until December 9, 2008. Alas, it turns out -- not all is as it appears. As the old saying goes: If something is too good to be real, chances are it isn't real. Madoff made off with the money, and in the course of doing so wiped out the savings of many individuals, as well as a number of charities and philanthropic funds, a disproportionate number of which were Jewish. His swindling schemes caused irreparable harm in a variety of ways to individuals as well as to the entire Jewish community.

In addition to the havoc wrought by the upheaval to our economic system, a little more than a month ago we saw bearded, pious looking elderly men in long black coats, rabbis, being taken away in handcuffs, charged with extortion and engaging in illegal and immoral transactions.

On the positive side, for the first time in our nation's history, much sooner than most thought ever possible, indicative of our nation's progress in repairing the racial divide and past injustices, a black man was elected President of the United States, and equally surprising, for the first time in history the Republican party is headed by an African American.

What are we to make of a world that changes so rapidly right before our very eyes?

One of the questions we consider at the new year is what will our world be like a year from now? What will our individual lives be like, and what will be different? What change can we affect, and what is beyond our control? What should we discard, and what should we retain?

It was Kohelet, the author of the Book of Ecclesiastes in the Bible who said, "*Ein hadash metahat lashemesh*: there is nothing new under the sun." Was he right? It all seems and feels so different. Perhaps he was referring to the rapidity and inevitability of change, and that each generation must confront the challenges of their era anew. Maybe he just wanted to offer some words of reassurance for tumultuous times.

Another passage from Ecclesiastes expresses a philosophical perspective on life.

*Lchol zeman ve'et lechol hefetz tahat hashamayim.*

There is a season for everything, a time for every experience under heaven.

A time to be born, and a time to die.

A time to plant, and a time to uproot that which is planted.

A time to destroy, and a time to heal.

A time to tear down, and a time to build up.  
A time to weep and a time to laugh.  
A time to mourn, and a time to dance.  
A time to throw stones, and a time to gather stones.  
A time to embrace, and a time to shun embraces.  
A time to seek, and a time to lose.  
A time to keep and a time to discard.  
A time to love, and a time to hate  
A time for war, and a time for peace.

This teaches that there are certainties and some things in life that are inevitable.

At this season, and in this place, our beloved sanctuary and congregation we explore, discover and reaffirm the foundation and bedrock of our faith. We draw strength and affirm the value of that which is a constant presence in our lives, and which we too often take for granted. Things such as: The power of love. The importance of relationships. Spending time with, caring for, and expressing appreciation for and to our loved ones. The importance of being a member of a community. The enduring message of Judaism. Gratitude to God for the blessings we enjoy.

Rosh Hashana has a way of reminding us of the fragility of life. It is meant to help us appreciate how delicate, how tenuous and how precious a gift it is. I would like to suggest this evening that now is the time to take stock of our spiritual portfolio. Our 401(k)'s may be depleted and have less than they did a year ago, but we can make up for it by making deposits into our 613(k) plans.

At this season, may we make wise investments - by holding onto that which is dear and precious and most important in our lives. May we treasure and appreciate that which is enduring and the presence and sweet embrace of loved ones.

May we make the most of the days granted to us during these Ten Days of Awe and in the new year.

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