

I was travelling out of town this summer, so I was glad to have a GPS in the car. As we drove I saw a sign for where we were supposed to go, but I ignored it. A friend travelling with us said, “Isn’t that where we were supposed to turn? Didn’t that say that the town we are going to was to the left?”

“No,” I insisted, “the GPS can’t be wrong” ... and so I kept driving straight ahead. There was a niggling “voice” in my head that wondered why we were going straight, when I knew from looking at a map beforehand that the place we were going was up on a hill to the left, but I ignored my better judgment and decided that the way we were going was a shortcut. The town was only fifteen minutes away, but following the GPS and going straight was clearly taking longer.

We turned on a road that just could not be right - and our friend insisted something was wrong - but I continued to ignore the obvious. “It’s an adventure,” I joked, as we went down a road that grew narrower and more pot-holed by the minute. Finally, the GPS brought us to a factory road that ended in a footpath.

I should have known. There were all kinds of signs along the way that we were heading in the wrong direction, but I was so clear where I wanted to go that I ignored the obvious. With my tail between legs we headed back to the original turn off, where we first saw the sign. After that we got where we wanted to go in less than ten minutes.

A year ago today we were in the grips of the meltdown of financial markets. As we walked into the synagogue last Rosh Hashanah a few people tried to put on a brave face. “It’s only money”, I recall many people saying. But we have discovered that it was not “only” money. This “Great Recession” (or whatever it will ultimately be called) has led to huge economic changes ... and a lot of pain. Looking back we may see that we have gone through not only an economic downturn, but that this was a time of a paradigm shift politically.

This, however, is Rosh Hashanah - our Jewish New Year - and so today I want to offer a Jewish perspective on this downturn. In this economic recession much of the focus has been on money, but it has also revealed something about our values. I want to warn you that some of what I am going to say will be uncomfortable, but particularly at this time of the year when our traditions say we have to make an honest *cheshbon ha’nefesh* (“accounting” or “appraisal” of the soul), it needs to be said.

One hundred years ago most Jews in this country were impoverished immigrants. Three generations ago, at the time of the Great Depression, there were wealthy Jews, but our community, as a whole, was not well-off. In the past 50 years, however, we have risen to be among the wealthiest ethnic and religious groups in the country; that in the richest nation in the world.¹ It is very likely that the Jews of the United States and Canada have, collectively, the greatest amount of wealth of any Jewish community in history.

There is much that is noble and good that has flowed from our financial success. Our wealth and largesse has given us access to those with political power. While there are religious and political reasons that most Americans support the State of Israel, surely the money that has gone to support both political parties and to lobby groups like AIPAC has made a tremendous difference. Direct Jewish philanthropy and investment in Israel from North America has also helped the Jewish State in times of crisis and aided in the establishment of a strong social service network.

Consider the good that has come from the charitable giving of Jews in this country. Go into most large hospitals and you will see that some of the largest gifts have come from Jews. Jews have been major supporters of the arts, of research organizations and groups involved with social justice. Jewish wealth has made possible Birthright Israel- and brought over 100,000 young Jews from here to Israel for free. Jewish prosperity has led to the creation of *yeshivot* and seminaries, Jewish day schools, foundations devoted to our history, to remembering the Holocaust. Here in our own congregation - surely among the wealthiest of the wealthy - rare is the week that a member of our community is not highlighted for their generosity in helping others.

All this is the “up side” of the wealth creation we have seen in the Jewish world since the 1950’s. The problem is that making all that money has corrupted us. There is an old saying, “When the tide goes out, you can see who isn’t wearing a bathing suit.” While it is often used to apply to those who have been financially duplicitous, it is a cliché just as true about a community’s values.

You may think that I am talking about Bernie Madoff - but if it was only about him we could write him off as an aberration. Sadly, that is not the case. Mark Dreier was head of

¹ *Economics of American Judaism*, Carmel U. Chiswick (Routledge, New York, 2008); <https://www.policyarchive.org/bitstream/handle/10207/15000/Chiswick-StudiesinContemporaryJewry8.pdf?sequence=1>

a successful Manhattan law firm. He had an Aston Martin, a 121' yacht, a luxury condo in mid-town and two homes in the Hamptons. And all of it came from the hundreds of millions of dollars' worth of bogus debt obligations he sold. In July he was sentenced to 20 years in Federal prison for fraud. They are but the tip of the iceberg. A recent study found that Jews, who represent some 2% of the general population, make up some 13% of those convicted of white-collar crime. While we are heavily represented in the financial industry, it is still a damning statistic.²

It is not only those in the upper echelons of the financial world that have been lured astray by money. Owners of the largest *glatt kosher* slaughterhouse were indicted last summer for violating immigration and child labor laws, money laundering and having unsafe working conditions. Rabbi Weiss Mandl, top supervisory rabbi for kosher certification at the plant downplayed the issue saying, "We are not involved with cutting and packing ... That's not the kosher part."³ (As if what is "kosher" has nothing to do with ethics?!) In July Rabbi Saul Kassin, the leading rabbi of the Syrian Jewish community, was arrested along with five other rabbis of that community for laundering money he was told was illegally obtained. A year and a half ago the Spinka Rebbe, head of another *Hasidic* community, was indicted on similar charges.

And what of Levy-Izhak Rosenbaum, who was arrested this summer for illegally trafficking in human organs, buying kidneys for \$10,000 and selling them for \$160,000? Apologists justified his acts claiming that he was doing it to save lives ... and besides, the money raised was used for Jewish charities. Really? Since when was the idea of *tzedakah* as "righteous giving" divorced from righteously and ethically obtaining?

Just a few weeks ago Ehud Olmert, the former Prime Minister of Israel, was charged by Israel's Attorney General with taking bribes - and two former Israeli cabinet ministers were recently sentenced to several years in jail for bribery and embezzlement. The list goes on.

Somewhere, somehow, in all this rush for financial success too many Jews - people with responsibility, people who should know better - have lost their way. And it is corrosive - to our souls, to our mission as Jews, to the example we want to set for our children.

² *Crimes of the Middle Classes: White-Collar Offenders in the Federal Courts*, David Weisburd, Stanton Wheeler, Elin Waring and Nancy Bode (Yale University Press, 1991), p. 71

³ Wall Street Journal, July 1, 2008

I know. I know. It is a touchy subject to talk about Jews and money. Of course, lots of non-Jews have been caught engaged in Ponzi schemes, and most of those in prison for financial malfeasance are not Jews. Maybe you are saying to yourself, “Why are you pointing to the Jewish ‘bad apples’? Most Jews - most of us - aren’t like that.” Some of you may be thinking that I’m giving ammunition to the Jew-haters. Anti-Semites have charged us with having our hands on too much of the world’s wealth; and the Jew as money-grabber is an old canard.

But, my friends, worrying about what our enemies think of us should not distract us from considering what we ought to think about ourselves. This is not an editorial in the *New York Times*. This is between us ... and this is the season for honest self-appraisal. In the same verse where the Torah teaches us to love one another, we are commanded to reprove those who do wrong. So here are the questions many of us whisper, even if to just ourselves: Have we, as a community, become too obsessed with money? Is our glorification of financial achievement - without the balance of other moral values - corrupting us? Has our desire to be successful become so skewed that we feel we are entitled - forgetting Judaism’s teachings about modesty, justice and limits?

I hope you will not misunderstand me. There is nothing wrong in Judaism with the acquisition of wealth. In the Talmud we learn, “One who wishes to acquire wisdom should study the way that money works, for there is no greater area of Torah study than this. It is like an ever flowing stream’.”⁴ Even on the holiest of days, Yom Kippur, being financially successful was seen as worthy of our petition to God. In ancient days the High Priest would enter the Holy of Holies and say, “May it be Your will, Adonai our God that this year be a year in which you open your treasury for us; a year of abundance ... expansiveness, success ... (and) affordable prices.” We Jews have never seen poverty as a virtue, which is why some have joked that while Christians affirm, “Jesus saves”, we say “Moses invests.”

The creation of wealth is, in Judaism, morally neutral. The key is what we do with what we have and how we go about getting it. The great danger is when we start to believe that the acquisition of money is the most important thing of all. Rabbi Mitchell Wohlberg says it this way: “We Jews have fallen victim to a mid-set that Israelis express

⁴ Rabbi Yishmael, quoted in the Babylonian Talmud, *Bava Batra* 175b

in the two Hebrew words, *magiya li* but which I learned as a child in Yiddish in the three words *es kumt mir*, which means ‘I am entitled ... it’s coming to me.’”

This sense of entitlement is played out in so many ways that eats away at our moral fiber. Ask any High School teacher about what happens when report cards come out. They will tell you about parents who, upset that their child did not get a high enough grade, call in and demand it be changed. And if they don’t get what they want they go to the administrators. You think kids don’t understand the message that is conveyed. Life isn’t about studying hard or personal responsibility. The goal is to be successful ... and pushing as hard as we can to get things we want. Why? *Magiya li*. I’m entitled.

There are members of our community in real trouble this year, who have lost their job, their life savings, their sense of security. They are doing all they can to make ends meet - and are being honest about the fact that they cannot afford everything they once could. Yet some, blessed with the wherewithal to pay their fair share to support our congregation resent giving even the minimal amount asked of them. Surely it boils down to “Why should I give to help others?” *Es kumt mir* - I deserve it, not them.

Year after year I talk to the parents of Bar and Bat Mitzvah students who spend more than they want - and sometimes more than they can really afford - for a lavish party. Sometimes I even ask, “Why don’t you do something more modest?” You know what they say? “How would it look?” or “I can’t let my child have less than his or her friends.” What is so wrong about living within one’s means? What is so terrible about teaching kids they can’t have everything they want just because others have it? You think young people don’t see? You think they don’t understand? They get it all too well - that it is not about integrity, limits or responsibility, but getting what I can any way I can. Instead of becoming Bat or Bar Mitzvah being about Torah or serving the community, as a result, it becomes just one more way of showing off. *Es kumt mir*.

A community that thinks it is deserves more - and sees personal gain as the highest goal - destroys its own soul. Don’t take my word for it. Listen to the prophet Jeremiah, who, 2500 years ago, warned, “Woe to the one who builds a palace by unrighteousness (and) upper rooms by injustice ... whose eyes and heart are set only on ... gain.”⁵ Or consider the insights of psychiatrist Madeline Levine, who wrote about her study of teens in well-to-do communities. They had so much materially, but they were bored and empty.

⁵ Jeremiah 22:13, 17

“Indulged (and) coddled ... my young patients appeared ... deprived of the opportunity to develop an inside.”⁶ She, like many others, worry that our societal propensity to continually tell kids that they are “special” and entitled is leading to a generation that is narcissistic and overly self-absorbed. Such people, researchers have found, are less capable of sustaining relationships, and are more prone to dishonesty and infidelity.

Every so often I speak to a sensitive and caring young adult about why he or she is interested in someone who is not Jewish. You know what they often say? “I dated Jewish guys or girls ... but all they were interested in was what they had, who they knew or who could get them a good deal. They are all Jappy, self-absorbed and over-indulged.” I want to say, “It’s not fair to make such sweeping generalizations. Maybe this is about you and you not caring enough about Jewish life.” I want to say, “C’mon, not everyone is like that ... you aren’t!” But just like the voice that told me I was driving the wrong way this summer, I know that something about what these young people are saying rings true. Of course there are many good, generous and *mentschlich* young Jews. But it is they who are often turned off by the materialism and sense of entitlement they see running rampant in the Jewish community. Indeed, why *should* we ask young people to marry someone Jewish if there is nothing worthy or worthwhile in *being* Jewish?

This is not the first generation to claim a sense of unearned privilege. In the days right after the people of Israel stood at Sinai a group of well-connected leaders, lead by a man named Korah, challenged Moses’ authority. He claimed a special status for himself, justifying it by saying “all the community are holy, every one of them.”⁷ Korah’s message of inherent elitism could not be more antithetical to what the Torah teaches in Leviticus: “You should be holy, for the Eternal your God is holy.”⁸ We are not holy by nature ... we are to “*be* holy.” Any merit we claim is not by dint of social status or wealth or even faith, therefore, it is by how we behave, how we emulate God in our lives. And holiness involves all aspects of life, including how we acquire, use and think about money.

These Days of Awe are a reminder that it does not have to be this way. Instead of following the direction we really know to be wrong, these days are like road signs pointing us where we ought to be heading. You and I know what is just and right. We understand what is sincere and good. But we need to be reminded.

⁶ *The Price of Privilege*, Madeline Levine (HarperCollins, 2006)

⁷ Numbers 16:3

⁸ Leviticus 19:2

The path is set before us. In medieval France, Rabbi Moses ben Nachman taught that it is not enough to do what is legal. One can keep the law, but still be a disgusting person. Thus, he understands the commandment to “be holy” as a reminder to practice moderation even with things that are permitted. But God demands more of us, the Ramban teaches, than just to refrain from over-indulgence. To truly live up to our best we must also be morally upright. Thus, the Torah says *v’asita ha’yashar v’hatov* - “Do what is right and good in the eyes of God.”⁹ This means, he says, that we have to go beyond the letter of the law - living not just legally upright lives, but ethically good ones. These, then, are the road signs of Rosh Hashanah. It is not enough to be right - we must be good. It is not enough to be correct - we must be holy.

The temptation to go in the wrong direction is always there, for all of us - and with money it is particularly hard. You have probably heard of the rabbi who was contacted recently by an IRS agent. “Rabbi,” the agent said, “I’m calling with regard to your congregants so-and-so, who said they made a \$100,000 donation to your synagogue. What I would like to know is - did they?” Without missing a beat the rabbi said, “Not yet ... but they will.” We laugh, but there is an element of this that is not so funny. This year we have seen that the desire to have it all, the feeling that we deserve it - *magiya li* - has brought many low. We have taken a wrong turn, my friends. Not our neighbors, not those in some other town. Us. I know that I am often tempted. My guess is you are, too.

It reminds me of a story about the preacher who was upset with a congregant who came to church every Sunday and slept through the entire sermon. One Sunday as the preacher began to speak, the man, true to form, fell fast asleep. Well, this preacher had had enough - and suddenly had an inspiration on how to tell off that wayward congregant. After a few minutes the preacher began to get revved up and called out to everyone assembled, “Everyone who wants to go to heaven ... stand right up.”

Of course, entire congregation immediately stood up ... except the sleeping man. The preacher then asked everyone to sit down.

Then, the preacher shouted at the top of his voice, “Everyone who want to go to hell ... stand up.” The voice of the preacher was so filled with fire and brimstone that the man who was fast asleep suddenly woke up. Still half asleep - and having only heard the last part of what the preacher said, he jumped to his feet.

⁹ Deuteronomy 6:18

“Well?” the preacher asked as some in the congregation laughed.

This startled man looked around and then said, “Preacher, I don’t know what we’re voting on ... but it looks like you and I are the only ones in favor of it.”

Let us stand up in favor for the values of which we should be proud. Making money, being financially successful, living comfortably - these are, in Judaism, noble desires. But they are the means, not the end. Our purpose in life is to be a “light unto the nations.” It is not gold, but goodness that matters; not wealth, but wisdom; not riches, but respect for each person. So let’s keep on the right road. Our children know we have turned the wrong way ... and God does, too.

So we pray, as did the High Priest of old, “May this be a year of abundance.” And to that we add that be a *shannah tovah* - may it be a *good* year - one truly good, grounded in holiness, as we act with mercy, justice and righteousness.¹⁰

This sermon inspired by the writings of Rabbi Mitchell Wohlberg

¹⁰ Rambam, *Guide for the Perplexed* III.54, quoting Jeremiah 9:23