

Accounting 101
Rabbi Mona Alfi
Kol Nidre – October 8, 2008

On the High Holidays we speak a lot about accounting, for this is the time for *cheshbon nefesh* – taking an accounting of our souls, and taking an accounting of our deeds. Tonight, I want to speak about another kind of accounting – I want to talk about the type of accounting that has been taking place of late both on Wall Street and on Main Street.

You might be wondering right about now what in the world the massive financial failures we've been experiencing has to do with Yom Kippur, with spirituality, or with Judaism in general.

I believe it has everything to do with the High Holidays, and I think it speaks to the very purpose of religion.

Our tradition teaches that on the High Holidays we are judged not only as individuals, but as a community, and as a nation. We are taught that the choices we make have an impact on everyone else in the community.

The Rabbis taught that at the High Holidays it is imperative that each of us does our own soul searching, our own *cheshbon nefesh*, our own spiritual accounting, because God will judge us as a community, and if the greater balance of the community has acted in a righteous way then the entire community will be judged favorably in the year to come. And if the greater balance of the community has acted with malice, with selfishness, with greed, or irresponsibly, then the entire community will be judged unfavorably in the year to come.

With the recent failures on Wall Street and its seismic repercussions, we saw that when too many people acted recklessly, the entire community suffered as a result, and the ripple effects can be felt by every segment of our society, now, and in the year to come.

The current economic crises that we are experiencing should not be so surprising. We live in a society that urges us to live lives based on endless consumerism, to say “I want” rather than “I need” – to live in the now rather than plan for the future. As a nation it sometimes seems that we spend more energy on consuming than creating. And I am as guilty as everyone else.

Two years ago members of our congregation came to the Social Action Shabbaton and introduced some new language to B'nai Israel, they came to the Shabbaton talking about “Sustainable Living.” These individuals felt that it was important that we have a “Sustainable Living Committee” here at the temple. Many people looked at them quizzically at first, and wanted an easy explanation of what they were talking about – we wanted the idea in a sound bite.

But instead of doing that, they began to educate us in a more meaningful way about the philosophy – and theology - behind sustainable living. It is about more than buying locally grown or organic food, although that is part of it. It is about more than recycling or having the right light bulbs in our homes and offices, although that is part of it. It is about more than driving less, and carpooling, and biking and walking more, although that is part of it as well.

What sustainable living is about is looking at our lives and our planet and asking these simple questions:

- How long can our earth sustain our life style before it becomes used up?
- How long can our bodies sustain our life style before they wear out?
- How long can our souls sustain our life style before they feel empty?

In short, sustainable living is about trying to live in balance with our world, and being mindful that what we take does not outweigh what we give.

Judaism is ALL about “sustainable living.” Our holy-days are designed to remind us to be in tune with the world we live in, to take responsibility for our actions NOW so that future generations won’t have to pay for them, and to remember that we are stewards of this earth.

At the festivals of Sukkot, Pesach and Shavuot we ground ourselves in God’s creations. Eating in the sukkah reminding us of the fragility of life, at Passover enjoying the greens of spring reminds us of the earth’s capacity of renewal and rebirth, and at Shavuot we eat dairy and refrain from eating meat to remind us that all living things are God’s creations.

At Rosh Hashanah we celebrate creation, and at Yom Kippur, if only for a day, we try to disentangle ourselves from the physical world to focus on our spiritual well being.

All of these holidays help us to refocus, to recalibrate, and rejuvenate our lives, to help us live a life that is physically and spiritually sustainable.

And this year when we speak of Sustainable Living, we need to think of another aspect of that ideology, we each have a part to play in sustaining not only our own lives, but others as well.

Our country and our community are in real crises. We have members of our congregation who have lost their jobs, and lost their homes. We have people who are in need of the food that we are collecting in our foyer, and more children in need of scholarships for religious school and Camp Shelanu.

Those of us who can, have an obligation to do all we can to help those who need us. To paraphrase Doris Pittel, our tradition does not expect us to give until it hurts, but we should give until it feels good.

I grew up in a household with limited means in a very affluent community. And I would sometimes complain about what I wanted, and thought I should have. My grandmother would tell me there is a big difference between want and need.

She would tell me about how poor her family was when she was a little girl. She talked about how she owned only two dresses, one for Shabbat, and one for the rest of the week. In the winter, she would stuff newspapers in the soles of her shoes so they would last her until her family could afford to buy her new ones. And after her father died, she had to go live with her grandparents, and her older brother and sister went to an orphanage until her mother could earn enough to have all three children at home with her again.

And then, almost in the next breath, she would tell me how every Friday night they began Shabbat by putting a few pennies in the tzedakah box, and how her grandmother would always invite some poor yeshiva students over for dinner, and let them sleep on their floor if they needed a place to stay.

Then my grandmother would say, I'm telling you this so that you will understand, that there is no one so poor that they cannot help someone else, and all of us are responsible for each other.

We are living in a time, when we truly need to remember that we are all responsible for each other. What happens on Wall Street is not separate from what happens here in our own community. And the choices we make in our own lives have an impact on our state and national economy, and even on the well-being of others in this room.

Everything – and everyone – is interconnected.

Rabbi Steven Carr Reuben, the son of our members Jack and Betty Reuben, was quite wise when he taught that the most religious book that any of us has in our home is our checkbook. He taught that we can learn a lot about someone from what we read in their checkbook.

He says that in many ways, it reflects our “religion.” And by that he means that it reflects the things that matter most to us in life and the values that we live by, more than any other book in our homes. Furthermore he says, a checkbook is like a personal Torah. And what the sages of the Talmud said about the Torah could be said about our checkbooks as well: Turn it, turn it, turn it, for everything is in it.”¹

If our loved ones were to read the torahs that we write, what would it tell them about us? Is it the story we want to be remembered for?

At this time of year we are reminded that life is fleeting, and the time between one Yom Kippur and the next seems to get shorter and shorter as we get older. We look around and we miss the faces that we saw only a year ago.

We are asked on Yom Kippur to do something that makes us uncomfortable, to look at our own mortality and ask: Am I living my life the way I think I should? And whether

¹ Rabbi Steven Carr Reuben, “THE MOST RELIGIOUS BOOK IN YOUR HOME”, Rosh Hashanah 2005/5766, Kehillat Israel Reconstructionist Congregation

we believe in God, or the still small voice that resides inside our conscience, we are asked to take an accounting of our deeds.

And when we do so, can we say that we have tried to help those who are less blessed than ourselves? Have we helped the poor and the hungry? Have we supported the community? Have we worked towards ensuring quality education and health care for all who need it? Have we invested as much in our relationships as in our IRAs? Have we tried to leave this world in better shape than we have found it? Are we aware of the impact our lives are having on others?

Are we living our lives in a way that can be sustained physically and spiritually?

And then, after we have taken an accounting for our actions, our tradition reminds us that it is never too late to change the direction that we are going in – setting down a new path is as simple pointing ourselves in the direction we want to go in, and then, take the first step.

At Yom Kippur we are given the gift of a spiritual mulligan – a do over, or as they say in Washington – a bailout. Yom Kippur reminds us that we can start again, and try things differently than we did them before.

Now is the time to ask if we are living our life in a way that can be sustained, by our planet, by our bodies, by our souls. And if the answer is no to any of those questions – now is the time to begin again in a way that will not only sustain us, but nourish us as well.

May the Holy One sustain us through these difficult times and grant us a year of blessing, of health, of peace and prosperity. Ken yehi ratzon – may this be God's will.