

**Who is Rich?**  
**Yom Kippur Morning, 5770**  
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It's hard to feel sorry for Ruth Madoff, isn't it? The Princess of Park Avenue, now a pauper. It wasn't her fault, was it? After all, it was Bernie's deceit that ruined thousands of lives, erasing their wealth and trust in an instant. Was Ruth complicit? Maybe, maybe not. Even so, most of us don't feel sorry for her. Rather we see her situation as a potent example of *schadenfreude*.

Let me suggest, however, why we can feel a bit sorry for Ruth Madoff. Bernie's victims lost their material wealth (although half made more than they lost throughout the years). Even so, in most cases, they still have their families, and they have the love, support and sympathy of others. It's harder to view Ruth as a victim. Consider, however, that she, too, lost almost all of her material wealth. Furthermore, she lost her husband, who will spend the rest of his life rotting away in a cell. And her sons—she hasn't spoken to them since December. She has lost her friends. She is a pariah. *A persona non grata*. She's lost her wealth, her family, her community. Yes, she settled for a lump sum of 2.5 million dollars—not exactly chump change—however living off that for the next twenty years or so in New York won't be easy. And when you're used to spending that amount every month, this new reality is certainly a “lifestyle adjustment.” Yes, I feel a little sorry for her.

Most of us have experienced our own “lifestyle adjustments” this year, although, I pray, not due to Madoff. We're earning less, working more, or not working at all. We have less money in our IRAs and higher expenses to pay. How we approach our new reality will be a test for this year. Will we mourn the loss of what we once had, or will we adjust to our new situation? One friend put it succinctly when I asked about his job. He said that his was secure; however, he had to take a 10% pay cut. “That must be tough,” I said. He replied, “It's better than two zeros.” Isn't that the truth? As you might imagine, our sages have a lot to teach us about wealth, poverty and our changing circumstances.

On this Yom Kippur, as we take an accounting of the past year, I'd like to talk for a few minutes about what it means to be wealthy, and how we can approach our new reality as an opportunity to rethink our priorities and focus on those things that matter most to us.

Our sages teach in *Pirke Avot*, the *Wisdom of our Ancestors*: “*Azeh hu ashir—who is rich? The person who is content with his lot.*” This may be the most helpful text to put our current situation into perspective. We cannot measure riches and wealth by our material possessions alone. We measure our richness by the happiness we derive through our financial wealth, our spiritual treasure or simply through our general contentment. We are rich when we are content, grateful for what we have, able to live within our means, with our dignity and pride preserved.

Growing up, I felt rich. We lived in a comfortable home, although not in the nicest part of town. I always had enough clothes, although never name brand. We took modest summer vacations to a cottage on Cape Cod, and occasional trips to Milwaukee to visit family. I ate enough every day. My parents worked hard to provide for my brothers and me, and we always had enough. I never felt I lacked anything, except for an Atari 2600 video game console. I started working at fourteen and have worked ever since. I learned early how to earn, manage, and yes, spend my hard-earned money within my means. I appreciated what I had. I felt rich. However, compared to my friends' families, we weren't materially wealthy. But that didn't bother me. We had more than enough. We were comfortable. We were, as the text teaches, a family that was content with our lot. My parents still are. So are Karen and I.

What constitutes wealth and riches is often times a matter of perspective. Listen to this debate among three rabbis as they define their idea of wealth for themselves, "Who is wealthy? One who is content with his lot." So what does this mean? Rabbi Tarfon said: "One who has one hundred vineyards, one hundred fields, and one hundred slaves working in them." (He must have served a very large congregation!) Rabbi Akiba said: "One who has a wife whose deeds are beautiful." Rabbi Yose said: "One who has a privy close to his table." (*B.T. Shabbat 25b*) What constitutes wealth? Expansive real estate holdings for one, a loving wife and family for another, and indoor plumbing for the third. Now I don't know a lot about the backgrounds of these sages; suffice it to say Rabbi Yose, was of very modest means while Rabbi Tarfon was quite wealthy. When sitting together, however, each was content with his lot despite the economic disparity among them.

Being content with one's lot can determine one's richness and one's happiness. What happens when you lose a good chunk of that lot? How do you maintain your contentment? We rely on the things that make us happy—a loving family, good friends, a pet, a daily walk along the beach. We also rely on our community for support. Not just emotional, but economic as well. Today we may call that support a safety net. Listen to this remarkable Talmudic response. It teaches, "If a person [who now relies on *tzedakah*] previously used to eat dough, they give him dough. If he used to eat bread, they give him bread. If he used to be fed by hand, they feed him by hand as it is written [in the book of Deuteronomy, we provide] ' . . .sufficient for his needs, whatever it may be' (Deut. 15:8) - - even [if it means providing him with] a servant or a horse." (*Tosefta Peah, Chapter 4:10-13*) Yes, many of the rabbis of the Talmud were. . .liberal! However, there were conservatives among the rabbis too.

Other rabbis who were part of the same discussion believe "If he used gold vessels [before he became poor], he should sell them and use silver vessels. Silver vessels -- he should sell them and use brass vessels. Brass vessels, he should sell them and use glass vessels." A family that would need to move out of Jerusalem was given money so they wouldn't have to. How to provide for the newly poor was a discussion among the rabbis just as it is among our Congressmen. And yes, some want to give more to the poor than others. Some debates transcend time and place!

These interpretations share two important values: the responsibility of the community to aid the poor, and the need to preserve their dignity in the process. These values are manifest in our congregation. I know people who are struggling. They share their misfortune with me. I give them tzedakah, or a gift card to Albertsons. They don't ask. However, they are grateful to receive. Even so, they still spend money to make themselves feel good. I don't begrudge this one bit. And neither should you.

If doing your hair, nails and makeup and putting together a nice wardrobe makes you feel better, more dignified, then more power to you. A person who feels good about herself is a person whose dignity is preserved intact. Working together to preserve another's dignity, material or spiritual, is our communal responsibility—especially this year.

I am proud of you, and our leadership. We've worked to preserve our values in these tough times. Truth be told, I thought the economy was going to drive away members from the synagogue. Instead, people have returned, new members have joined our family and most members, even those who don't participate regularly, renewed their commitment to the congregation. Very few long time members have left; those who have cite reasons other than the economy.

I know, too, that many have asked for dues relief. I can imagine how difficult it is to come to Annie or Stacy, even to me, to ask for help. We know. It costs a lot of money to join a synagogue. It costs a lot of money to run one as well. Even so, I am especially proud of our leadership who has stood with me in saying that money will not be a barrier to membership. We don't deny membership or Torah School to someone who can't afford it. We make it work for them and hope others will help to close the gap. I fully believe as well that when their situation turns around, they will want to help us more.

I've seen it already. One family had been struggling for a long time; still is, just less so. They had received significant dues relief for a couple of years. Within the past few months, they turned the corner. Gainful employment came their way. Money was coming in and they were proud to make a much larger commitment to TBE this year than they had been able to in past years. Giving made them feel good.

On the other hand, I've spoken with people whose situation turned for the worse. Unemployed, underemployed. Nevertheless, they volunteer their time. They have something they didn't have before--discretionary time. They appreciate how generous the Temple has been with them. They want to contribute in other ways. One woman spoke with me recently. She recently lost her job and was using this time of transition as an opportunity to reassess what she wants to do, including becoming more involved in Temple life. She is wonderfully optimistic and she and her husband just joined the congregation formally as well.

The shifting economic tides have enabled us to reconsider our priorities. How many people have returned to school, taken up a new hobby or used this time to ignite a passion they previously didn't have time to pursue? I believe that those who don't worry every day about how much or how little is in the bank are those who are coping the best. They recognize that many things are out of their control. Nevertheless, they work hard to

maintain control of those things that are in their hands. They do the best they can with their lot even if it has shrunk dramatically.

We have a communal responsibility to support and preserve the dignity of one another. We have a personal responsibility as well. It comes from the famous lesson attributed to Rabbi Zusya. He told his students when he was on his deathbed that he was filled with regret. Why? Because when he would be called to account for his life, in the world to come, he'd be asked not: "Why weren't you more like Moses?" Rather, "Why weren't you more like Zusya?" In today's world, with our changing fortunes, misfortunes, or missed fortunes, we must subdue our natural inclination to compare our situation to others. I wish I had the money to buy what he has. I wish our family was more like hers. We need to be our true selves, not our next-door neighbor.

Too often, those who are not content with their own lot look towards others who seem to be more content with theirs. This, my friends, is a fallacy. Material wealth does not guarantee happiness or contentment. More often it stirs up resentment, envy, and competition. A friend of mine interviewed lottery winners for a project he was working on. He discovered that in many cases their lives did not turn out as well as they had anticipated. There were family rifts; the money didn't last as long as they had thought. There was jealousy. They weren't any happier, and life was in some cases harder than it was before. I know families that have splintered following the death of parents because a considerable estate was contested, each heir wanting a bigger piece of it. Despite everything an objectively wealthy person may own, (that, of course, is someone who earns more than \$250,000) too often they still want more and will never truly be content. They never stop trying to keep up with the Cohens.

When those whose lots have shrunk still try to keep up, they run the risk of losing more, if not losing everything. They don't heed the lessons of the Rabbis. They are not content with their lot—they want more. And they don't desire to be more like themselves, they desire to be more like their wealthy friend.

So what lessons can we take away this Yom Kippur morning? First, be happy with what you have. Compared to others, you may have more or less. Don't worry about them, just make the most with what you have and be flexible to adapt as your situation changes. Second, strive to be the best that you can be; don't try to be like someone else. Do the best you can under your own current circumstances. Let another's model inspire you but don't try to imitate it. Don't be Moses; be you. Lastly, there is an important lesson to consider during Yom Kippur. The Talmud teaches, "At the hour you enter Heaven, they will ask you, 'Did you deal honestly with people in your business practices?' (*Shabbat 31a*) Nobody will ask to see your checkbook, or examine our possessions. They will ask: how did you conduct yourselves, especially in your business and financial matters? We're you fair to your employees? Did you work an honest day for a fair wage? Did you give tzedakah to the poor? Did you conduct yourselves ethically? In these ways will your life be measured.

On this Yom Kippur morning, our Torah and Haftarah portions draw attention to these ideals. We will read shortly in *Parashat Nitzavim* that we all stood together to receive the

covenant. From the tribal heads and leaders, to the woodchopper and the water shlepper. All members of society—the exalted and the lowly, the rich and the poor stood together as one to take hold of the covenant as one. The Haftarah then points to the hypocrisy of those who are punctilious in their ritual piety yet neglect the poor and downtrodden among them, worrying more about their profits than their prophetic responsibility.

This afternoon, we will read the Holiness Code, which reminds us powerfully of our moral obligations to the orphan, widow and stranger. Our values and our good deeds are what make us rich, not what we own.

*Azeh hu Ashir?* Who is rich? The one who is grateful for the shelter, food and clothing they provide for their family. The one who showers love and support on others and receives it graciously as well. The one who appreciates what she has, and appreciates what her friend has, even if it's much more. The ones who adapts to their changing circumstances and works hard to make the most with what they have. The one who doesn't let petty competition for material riches drive his life. *Azeh hu ashir?* Who is rich? The one who is content with his lot. The one who strives to be more like himself than others. AMEN

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*Any similarities between my sermon and his are intentional.*