

“The Value of Disaster”
דבר תורה (sermon) for the First Day of Rosh Hashanah 5770 (2009)

December, 1914, West Orange, New Jersey. A factory goes up in smoke. Fire destroys 2 million dollars worth of property, insured only for the paltry sum of \$238,000. The next day, its owner, a 67 year old inventor, with scores of accomplishments to his name, sets out to rebuild, and continued for years to produce new products and inventions. In his moment of loss, Thomas Edison did not see destruction. He saw opportunity. He told his family, “There is great value in disaster. All our mistakes are burnt up. Thank God we can start anew.”

If he had it to do again, would Edison have volunteered to have his factory destroyed? I quite doubt it. But still, he understood that there is a potential benefit to disaster. Nothing was going to change the fact that his factory had burned. But he did have a lot of choices coming to him in the future. As he rebuilt, he could look at every aspect of the factory anew. How could he do it better, now that he had the opportunity to start from scratch. The new factory could be bigger or smaller than the old one. He could chose new equipment, decide on new priorities for his work. Edison had the brilliance and resolve not to lament a disaster that had already happened, but to recognize the opportunity that was set before him.

In a manner of speaking, this past year has been a year of disaster for many of us. One of the pillars of our lives, our economic security, has been seriously damaged. There has been a destruction of wealth. Investments have turned sour. Retirement funds have dwindled. Unemployment has skyrocketed, leaving scores of us unemployed or underemployed. Even if we have retained our jobs, we’ve had to pinch our pennies because of pay cuts and pay freezes, and because the credit crunch left us unable to access the cash we needed.

We’ve all been hurting. And it’s not just the number of zeros in our bank account. We’ve really had to cut back. I’m guessing that many people here have changed their lives in some way because of what happened to our economy. Maybe we eat out less. Maybe we didn’t get ourselves the car we planned on. Or we’ve cut down on our vacations. Others of us have had to cut into our budget even sharper, downsizing our lives significantly, maybe selling our home or moving to smaller quarters. It’s been very tough.

But you know what? So far, we’ve made it through. We’re back together at Temple Israel, celebrating a New Year. We’re in touch with our faith and together with our family. Yes, we’ve had to cut down on our spending. Some of us have had to ask others for help – which maybe we never had to do before. But so far we’ve made it work.

If we had it to do again, would we volunteer to be a part of “The Great Recession?” I quite doubt it. But maybe there’s room to think about this as Edison did. Now that we’ve seen that we can *can* make tough choices, maybe we’ll be able to make some different decisions in the future. Let’s not presume that when we get to economic recovery we will simply go back to everything the way it was. No, let’s think about how we can build an even better life for ourselves in the future with the wisdom we have gained in these troubling times. As Edison did, let’s work to put aside our sense of tragedy at the economic disaster, and look at the opportunity for the future. As Edison said, “Thank God we can start anew.”

What have we learned from this recession? Well, in a manner of speaking we've learned a lot. In another manner of speaking we've only learned to live our lives according to some truths that we've already known. We always talk about how money isn't the most important thing in life. We've always known that there is nothing that money can buy that is more important than our health, than our family and friends. We've always known that money was never the ultimate source of happiness. But when that money was there for our taking, we chased after it. And since we had the money, we got used to spending it. Quietly, unconsciously, we were making so many important choices. We chose to drive a fancy car rather than to give more to charity. We chose to work 80 hour work weeks to earn the money to spend a week on a Caribbean cruise with our family, rather than being home on time for dinner. The money was there for the taking . . . so we took it.

Now, all of a sudden, life has forced us to review our priorities. We've become conscious of our budgets. We've had to consider whether we *really* need everything we have. We've become conscious of what we *really* need in life, and what we can live without. Mantras such as "money can't buy happiness" and "your family and your health are more important than money" became reality, rather than philosophy.

If there is any one lesson that we have learned, it's that we don't need everything we thought we needed. And that, my friends, is a tremendous revelation. Because once we realize that, we can begin to rebuild not only a life as good as we once had, but an even better life. Because the next time large sums of money are flashed before our eyes, we'll be able to think about how much we really need that money, and whether it's worth pursuing. And the next time we have extra money in our hands, we'll have the wisdom to realize that we can *chose* how best to use it without being seduced by the attraction of material possessions that aren't worth as much as we think.

Ibn Ezra, a 12th century Rabbi is quoted as saying **אדם דואג על איבוד דמיו ואינו דואג על אינם עוזרים, ימיו - אינם חוזרים** *a man worries about losing his money, but does not worry about losing his days — his money is no help, and his day's won't come back.*¹ Isn't that the truth. We spend so much of our time earning our money and managing our money. We're so obsessed with gathering of money, wealth and possessions that we hardly bother to worry about where that wealth is getting us. Now, I'm not going to say that we don't need money. As my father always tells me, "Rich or poor, it's nice to have money." But money isn't a be-all-end-all. Money doesn't make us happy. Money is a means to an end. Money is only worth the paper it is written on if we use it to make our life as meaningful as our lives can be. Ironically, if we spend all of our days gathering money, rather than making real choices about our financial needs and desires, we really miss the point – and miss out on the greatest quality of life. The truth is, if you make the error that Ibn Ezra recognizes – worrying about your money, and not your days, then your wallet may end up full, but your days will end up empty.

¹ שו"ת משנה הלכות חלק יב סימן קנה

So, what does Jewish law and tradition tell us about our days and our money? Of course, it teaches us to seek a delicate balance between the two. Yes, we need to work. We need to earn money. But we need to exercise control and judgment over our work, rather than letting our work control us. Let's remember that every minute we spend at work is one fewer minutes we spend doing anything else. In economics, people talk about "the time value of money." This is an expression of how much it is worth to have money in your pocket today, versus tomorrow. But I think we should think more about the "money value of time." How much is an extra hour at work worth to you? On the other hand, how much is it really worth to be home for dinner with your spouse and with your children? How much would it be worth to spend a day with your family, sharing meals, talking with each other, relaxing with each other? The Torah teaches us to put a limit on the rat race: **שֵׁשֶׁת יָמִים תַּעֲשֶׂה מְלֶאכֶה וּבַיּוֹם הַשְּׁבִיעִי שָׁבַת שַׁבְּתוֹן מִקָּרָא ק' דָּשׁ כָּל מְלֶאכֶה** *six days shall you do work, but on the seventh day it is a Sabbath, a holy convocation – you shall not do any manner of work – it is a Sabbath for the LORD your God in all your settlements.*² Imagine a life in which every week, there is a day that no matter what, you have to get out of the rat race. You must slow down. You can sit down to a meal with your family, go to synagogue with them. Maybe take a walk or play a game. The truth is, the "time value of money" is nothing when you compare it with the real value of time.

What about how we spend the money that we earn? How do we spend it? How much money do we spend on our house? How much money do we spend on our cars? On our vacations? What about the money we give to charity? Or that we use for our child or grandchild's Jewish education, or to support Jewish education in general? Are we using our money wisely? *A man worries about losing his money, but does not worry about losing his days — his money is no help, and his day's won't come back.* Are we using our money in ways that make our lives more meaningful, or are we using our money to achieve moments of empty enjoyment while we really are wasting our days away.

The Talmud³ teaches that a person's economic fortunes for a year are determined by God between Rosh Hashanah and Yom Kippur, except, the Talmud teaches, for the money a person spends on enjoying Shabbat and Yom Tov, and the money spent on Jewish education. Literally speaking, the Talmud means that if you spend money on these things, God will provide you with more money to make up for it. But I think the Talmud is also speaking on another level. As Ibn Ezra tells us, money is no help, and our days won't come back. Shabbat and Yom Tov are days where our lives can have true meaning. The money we spend on those moments, the earnings we might pass up in order to celebrate those moments – that money could never make our lives as rich and meaningful as the Sabbath and holidays that we are privileged to celebrate. The same is true about our investment in Jewish education. Perhaps we could use that money to buy our children toys, or to take them on expensive vacations. But will things like that make their lives meaningful in the end? Without instilling religious meaning and moral values, our children will worry about the money that they seek to earn – money that won't help them – rather than setting out in life not to waste the days that won't come back to them.

² Lev. 23:3

³ BT *Betzah* 15b-16a.

Now, I'm not saying that we should live our lives entirely selflessly. Everyone has a responsibility for their own wellbeing. As Hillel says in *Pirkei Avot* **אם אין אני לי מי לי** *if I am not for myself, who will be for me*. But that can't be the end of the story. We have to ask ourselves some tough questions. How much do we really need to be happy? What really makes us happy? More zeros in our bank account? Fancy cars or clothing? Or could we be happier accomplishing a little bit more in life? Strengthening our family and our community? Helping people in need? As Hillel says: **אני וכשאני לעצמי מה אני** *when I am for myself, who am I?*

One of the themes of the recent economic crisis has been how people have been living beyond their means. We used credit cards and mortgage refinances to spend more than we could afford. In the era to come, we'll have to be a little wiser about that. We'll have to live our lives a little bit more aware of how much we have, and how much we can afford. I'd like to suggest that as we do that, we take some time to consider the true costs of the decisions we make. If we have to work an 80 hour work week, to pay for our car, can we *really* afford that car? Or is it costing us too much? If we can't find some time to honor the Shabbat because we're too busy doing so many other things, can we *really* afford to be that busy? Or is being that busy costing us even more than we think? Is the question whether we can afford to celebrate the Shabbat, or is the *real* question whether we can afford not to?! Can we afford to give enough money to charity? And if we can't afford to give charity, is it the charity that we can't afford to give, or is it something else that we can't afford?

The Talmud teaches that our income for the coming year will be determined in the next ten days. But let me share something with you that is even more important – the true value of whatever we earn in the coming year will be determined by the decisions *we* make in the next ten days and beyond.

Our understanding of money has greatly changed over the last year. Perhaps we could have done without that change. But that's what happened. Let's make sure that this episode in our lives does not pass without meaning. Let's take the opportunity to review our priorities in life. To realize that we *can* make decisions about what material items we need in life. Let's take the time to realize that family, faith, and charity are values that we genuinely need and have true value in our lives. This time, let's worry less about losing our money, and more about wasting our days. Whatever comes to us. Whatever God blesses us with. Let us make sure it has true purpose and true meaning.

Yes, the past year has been a rough one. One might even say a disaster. But, remember what Edison said, "There is great value in disaster. All our mistakes are burnt up. Thank God we can start anew."