

**Kol Nidre**  
**September 27, 2009**  
**Rabbi Eric S. Gurvis**

*Gut Yontif – G'mar tov!*

How many of you would say that you receive way too much mail? E-mail? Fax spam? Text message spam on your cell phone or PDA? Yes friends, in all its various forms, mail is taking over a large part of our lives. Each day, I find myself tossing out and deleting far more mail than I actually open. This year brought the addition of a new category of mail to be left unopened.

Last fall, not long after the early signs of the economic meltdown were taking hold I received a bit of advice from our past-President, Allan Cohen: “Don’t open any financial statements. There’s nothing in there you need to know about right now. There’s little you, or any of us, can do about it anyway.” Though he didn’t say it, the words “*Gam zeh ya’avor* – This, too, shall pass,” formed in my head. Allan – thank you. By the way, I am convinced that Laura overheard you, for she took to discarding the statements before I could even get my hands on them and wrestle with whether I really wanted to know what was inside or not.

As I discussed on *Rosh Hashanah*, this past year challenges us to re-focus, and re-vision. We need to ask ourselves hard questions, and as we answer, seek to be honest, first and foremost, with ourselves. As much as possible, as I set aside keeping tabs on my financial accounts during the past year, I found myself thinking more and more about net worth in a very different light. It’s not an entirely new line of thinking for me. As a Rabbi, I often find myself sitting with you and your families as the life of a loved one comes to an end. I have the privilege of listening to families share stories, memories and lessons, and I often connect these with a family’s sense of the net worth of their loved one. It rarely has to do with material matters. As the financial crisis deepened and widened, I listened to painful stories of people wrestling with the meaning of their lives. While studying at the Rabbinic Torah Seminar at the Shalom Hartman Institute in Jerusalem this past summer, a light bulb went off. As we rabbis were busy studying Jewish tradition’s various ways of coping with and responding to crisis, I realized that as I focus on who and what is really important in my life, the balance sheet I need to pay closer attention to has nothing to do with financial information. It is, in fact, the true balance sheet of this season, the *heshbon ha-nefesh*, the taking stock of our lives, the arithmetic of the soul, the balance sheet of life. This is the real challenge for each of us. During these Holy Days, our liturgy, our Torah readings, the *shofar*, all call for us to evaluate our net worth and how we use the time allotted to us in our lives. What is my net worth as a person? Not my financial net worth. Rather, what is my net worth as a person – in the context of my family, in the context of the relationships of my life, in the context of my community, and in the world in which I live?

Many of us found ourselves thinking such thoughts eight years ago in the aftermath of the horrific events of 9/11. For a time, we seemed different as a society and as individuals.

For those most closely touched by the evil of that day, life continues to look different, as it must for anyone closely touched by tragedy. For most of us, for our society at large, the introspection and refocusing of the months and even first years after 9/11 slipped back towards “normal,” or at least for what passes for normal, in our frenetic world. Over the years, events have given us pause from time to time – think Enron, Arthur Anderson, Worldcom, Goldman Sachs, and so on. The global economic meltdown of the past year, and its widespread impact have shaken us harshly.

I have a dear friend named, Dan. With his permission, allow me to tell you a bit of Dan’s story, from which I have learned lessons again and again. I believe the lessons are critical as we “do the math,” as we take stock of our lives, as we attempt to calculate our personal non-financial net worth. Our family first became acquainted with Dan and his family during our first year in New Jersey. One weekend a widespread blackout hit our area of northern New Jersey. Dan’s home remained one of the few in the area that did not lose its electricity. Learning that the new rabbi and his family were without power Dan came to urge us to take shelter in their warm home. We did, and in the 17 years since that weekend, our families have remained close. But that’s only the beginning.

Dan is the youngest of three sons in a family raised in Queens. At the time that our friendship began, I learned that Dan was in his family’s heating and air-conditioning business. A hard worker, a wise and driven businessman, Dan was able to see trends in the energy business long before others. Soon he began to travel widely and often, strengthening the family’s business and positioning it for the future. Before long, Dan was spending two-to-three weeks and often more on the road each month. In time, his company was bought by a much larger entity we all know as Enron. Dan became president of one of Enron’s numerous divisions, and soon, we found ourselves saying goodbye to our friends as they relocated to Houston, where Enron had its headquarters.

Dan and his family thrived in Houston. Like many connected to the world of Enron, they were oblivious to the criminal and evil schemes at the highest levels of the corporation. When the house of cards crashed, Dan had no idea. Like so many impacted by the evil concocted by Ken Lay, Andrew Fastow and others, Dan was, thankfully out of the loop. Soon, he found himself in charge of helping those who were losing their jobs find their footing and new jobs. For a full, intense and very sobering year, Dan literally felt like he was tasked with shutting down the building and turning out the lights.

We spoke only a few times during this period by phone. It was clear that Dan was struggling on many levels, not the least of which was moral. Some months later our families were together at a Bar Mitzvah. It was the first time that we had a chance to really talk. Dan admitted that he and his family had lost a lot. He said, “Eric, they’re paper losses. We are fine for now. It was all future money. The folks I feel worst for are those who lost everything. They have nothing for today, let alone for tomorrow. I struggle each and every day as I try to console them and help them find their way forward.” Leaving that weekend I was struck by the changes I saw in my friend. He had aged. In ways I had rarely seen up close, he was wrestling with his life balance sheet, not his financial one. Having closed down Enron headquarters, in time Dan found another

job and the family moved to North Carolina. This proved to be temporary and soon Dan and his wife decided to move the family to Lake Placid where they'd had a summer home for years. Together with their four children (roughly the ages of our own four children), the family set out for a truly new existence in a much smaller and quite different community. Dan decided that after years of globe-trotting, and missing too much of his family's life, he was going to re-focus, and re-vision. He would work from home, doing some consulting and investing. For the remainder of his children's high school years, he would make his family the main focus of his life.

Now, most of us do not find ourselves in the position of making such a dramatic change, though I know that some have considered it in this past year. I admired Dan's willingness to live a simpler life. He was not just re-setting his priorities, but creating a plan and living his new priorities.

About 3 years ago we planned a weekend visit with other friends to Lake Placid over Presidents' Weekend with several other families who had become close during our Teaneck years. It was a wonderful gathering, sort of a multi-generational Big Chill weekend. At one point I found myself staring at their refrigerator (be careful when I visit. Bumper stickers are not the only things that catch my attention.) On the door of the refrigerator was a quote penned by one of their children. It stated quite simply: "Never get so busy making a living that you forget to make a life." It's not new – but seeing it in *their kitchen* shook me. A reminder from a young man who has watched his parents, especially his father, absorb that lesson in the harshest of ways. I quickly wrote down the words, along with some other quotes from the refrigerator. Those slips of paper are still on my desk beneath my blotter downstairs even today. I have thought about those words a lot during this past year. "Never get so busy making a living that you forget to make a life."

The world we inhabit rushes along at breakneck pace. On this day of self-accounting, let's be honest with ourselves: how many of us work long, hard hours in pursuit of advancement, status, and financial gain? How often does it come at the expense of our families and those closest to us? How many of us knowingly spend waking hours busy with things we know could be set aside, for what we truly value? Too many of us rob ourselves, our loved ones, and our friends when we say yes to those pursuits which all-too often absorb so much of our time and energy as we ignore what and who really matters. How many times have we heard or uttered those words, "I'm working hard now so our future will be easier." We justify, we rationalize so that we can feel better about the people and priorities in our lives we're busy ignoring. How large a crisis does it take for us to really learn that so much about tomorrow is uncertain? Haven't we yet realized that today is our most precious commodity? We ask for a page in the Book of Life. There's only so much room on a single page. How are we going to achieve the correct balance on that page? Like our Excel spreadsheets, the spreadsheets of our lives must also add up – the bottom line must make sense. And I am not talking dollars and cents.

We are at the beginning of a long day of reckoning. While the *U'netaneh Tokef* prayer declares that it is God who sits as judge and arbiter, counsel and witness, when all is said

and done, it is not God who determines our lives. When it comes to our lives, we write most of the script, we cast most of the parts. While some things are beyond our control, that can never be our excuse for continuing to live out-of balance, and often, unhealthy lives. As Rabbi Nachum teaches us, even when things are beyond or out of our control, we have some measure of control -- in how we respond to what happens in our lives and in our world.

In a new book, *The Seven Questions You're Asked in Heaven: Reviewing and Renewing Your Life on Earth*, Ron Wolfson tells a story about one of our nation's most public personalities, Oprah Winfrey. As he writes, "Oprah has waged a very public battle with her weight. She has been svelte . . . and not. . . During the past year, she dealt with a thyroid problem and an overextended schedule. She began to gain back the weight she had lost – and she felt terrible. She was prescribed medications but it made her 'feel as if I were viewing life through a veil.' Her friend and health coach suggested that she might be in some sort of depression." Oprah responded in her magazine with an honest article in which she explains her struggles with her weight: "It's about using food—abusing food. Too much work, not enough play. Not enough time to come down. Not enough time to really relax." Over time, Oprah discovered what she was *really* hungry for. "I am hungry for balance," she says. "I'm hungry to do something other than work. If you look at your overscheduled routine and realize, like I did, that you're just going and going and that your work and obligations have become substitutes for life, then you have no one else to blame. Only you can take the reins back."

Friends, if we are honest with ourselves on this day of ultimate honesty, most of us are probably somewhat out of balance as well. We may tell ourselves that we thrive on being busy. But honestly, none of us is invincible. Remember the three R's – Reading, 'Riting, and 'rithmetic. I suggest an alternative, more immediate three R's, without which our sense of balance and our net worth will suffer. We all need Rest. It's no small wonder that author Thomas Cahill calls the Sabbath concept one "of the Gifts of the Jews." We can't run at full speed all the time. We all need Recreation – physical, intellectual, and spiritual. Both rest and recreation help us re-evaluate our balance. They enhance our bottom line, physically, mentally and spiritually. And, we all need meaningful Relationships, within our families, within our neighborhoods, within our community, and yes, in our work places as well. Thomas Dunne may have said, "No man is an island." Long before him Rabbi Hillel said, "If I am not for myself, who will be for me." But he also said, "If I am only for myself, what am I?" All of these R's are crucial if we wish to be truly healthy. All are necessary if our personal net worth is to have value.

We have seen and experienced enough in this first decade of the 21<sup>st</sup> century to call us to take responsibility for our lives and our world. Today – let us set our sights on our non-financial Excel spreadsheet, on our true net worth. It's not financial or material. Let us focus on what and who really matter. Let us ask ourselves hard questions, and wrestle with forming and then living the honest answers. Let us never get so busy making a living that we forget to make a life.