

SHABBAT SERMON
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The Etrog and the Stock Market

It is not easy for me to speak today. It is not easy for me to *move* today! Doing what I did on Thursday – delivering a sermon for nearly an hour, not once but twice, on an empty stomach no less – takes something out of you. I can't help but think of the story of the rabbi who delivered a sermon for some ¾ of an hour and when he was done, one of the people in the audience approached him and told him that he was a reporter from the McNeil Lehrer Report. He was deeply impressed with the sermon and was wondering if some of it could be used on television. He asked, "Rabbi, could you summarize the sermon in five minutes?" The rabbi, thrilled at the opportunity of being on national TV replied, "Of course!" To which the reporter queried, "Then why didn't you?"

The way I feel, I am asking myself the same question! And yet, I must speak today because I fear that otherwise you won't be able to properly observe the festival of Sukkot. The festival of Sukkot begins on Tuesday, and this year it is going to be very difficult to observe. I am not concerned about your ability to build a succah ... now they come pre-fab, custom made and can be put together in no time. And I'm not concerned about your being able to acquire a lulav and etrog. They are available in our synagogue, in Jewish bookstores and from many rabbis as well. No, I am concerned about your ability to observe one other mitzvah which we are commanded to observe on the festival of Sukkot. And that is: to be happy. It is Sukkot – and only Sukkot – that is referred to as being the "*zman simchaiteinu*" – the season of our rejoicing. Only in regard to Sukkot does the Torah specifically command us to rejoice. Indeed, the very reason for this festival – the fact that it was at the time of the harvest – is a joyous one because our homes were filled with abundance. But not this year. The recent upheaval on Wall Street has affected all of us. The question is not a matter of: were you better off four years ago than you are today ... the question is: were you better off a month ago than you are today? And I think that for most all of us, the answer is: No. One day last week the stock market went down 777 points. That's a loss of 1.2 trillion dollars! And even by Beth Tfiloh standards, that's a lot of money! And it's not Wall Street that lost that money ... it is all of us in our investments, in our pensions and in the rising cost of borrowing money – if you can borrow it! This "time of rejoicing" has become a time for belt-tightening. This is a time not of feeling good, but of feeling bad. And I feel bad for many people these days.

First, I feel bad for many of my fellow rabbis. Though rarely admitted, rabbis are notorious for playing the stock market. For some it is because they come in contact with wealthy members who have made it big in the stock market and they can't help but think to themselves: if that shemendrick can do it ... so can I! For other rabbis, the market represents their only hope for financial independence ... make it big in the market and you don't have to depend on your congregants anymore. I feel bad for those rabbis who this week, found out who the real

shemendricks are, and are in their synagogues today smiling at their congregants not because they want to, but because recent events on Wall Street mean they *have* to!

I feel sorry for the people who were listed in Forbes Magazine as being amongst the wealthiest Americans. They really took a beating ... people like Joe Lewis, an English currency trader, who last year bought a 10% stake in Bear Stearns at an average price of \$104 a share. It is estimated he lost \$1.1 billion. Maurice Hank Greenberg, the former CEO of insurance giant, AIG ... the value of the stock he held in the company he helped build has gone down about 95% and has cost him somewhere between \$3 and \$7 billion. Sanford Weill saw his net worth tumble \$500 million because of his Citi Group stock ... it is estimated that his worth now is only \$1.3 billion.

He'll get over it ... but what about people like me and you? I am not an investor in the stock market but my pension involves a lot of mutual funds and their value – like the value of most all of your pensions and portfolios – has gone down. It's beginning to look like I will be your rabbi when we celebrate Willard Hackerman and Henry Zetlin's 120th birthdays!

So what can we do to make us feel better, to help us celebrate Sukkot in a spirit of joy? Indeed, what should we do with our stock and pension portfolios ... should we sell before it gets worse, or do you hold on and hope it gets better.

The answer to all this is found in the etrog. On Sukkot we are commanded to take hold of four species. Three of the four are clearly delineated: the lulav, the palm branch; the haddasim, the myrtles; and the aravot – the willows. But the fourth one – the etrog – is not mentioned by name. We are simply told: “*U'likachtem lachem pri eitz hadar* – and you shall take for yourself the fruit of a goodly tree.” But we are not specifically told what that fruit is. And interestingly enough, there is one other place in the Torah where a fruit is referred to but we are not specifically told what that fruit is. Where is that? Right at the dawn of creation where Adam is told: “From every tree of the garden thou mayest freely eat ... *u'mei-eitz hadaat tov v'ra lo tochal mimenu* – but of the tree of the knowledge of good and evil, thou shall not eat of it, for the day that thou eatest thereof thou shalt surely die.” We know the rest of the story ... but what we don't really know is what kind of a fruit was this. The most common and most frequent answer is that it was an apple. I don't know where that idea came from, but it is definitely not part of the Jewish tradition. And not just of the Jewish tradition ... look at Michelangelo's Sistine Chapel fresco. He depicts the forbidden fruit as being a fig, which is in keeping with one of the Talmudic traditions. But based on textual analysis, the rabbis in the Medrash proposed that the fruit that Adam and Eve ate from was an etrog. That's right, an etrog! In fact, the etrog is also called “the apple of Paradise.”

So look at what we have. In two places in the Torah we have reference to a fruit that is not clearly identified. One, the fruit used on Sukkot and the other the fruit that Adam and Eve tasted ... and both, according to tradition, are identified as being the etrog. But even more, look at how far this little etrog came. It started off being the “forbidden fruit” – being the fruit that caused the banishment of Adam and Eve from Paradise; being the fruit that caused Eve – and all women – pain during labor; the fruit that, in fact, brought death into this world. That's how it started! And look what it has been turned into! What do we identify as being the “fruit of a

goodly tree” to use on Sukkot? The etrog! The etrog is considered “the goodly fruit!” The etrog is considered the fruit that tastes good and looks good; representing the ideal quality of a Jew who possesses both learning and good deeds. Indeed, you know how far the etrog has come? That very same etrog that brought death to the world, that very same etrog that caused pain in childbirth ... now has a custom surrounding it that eating an etrog eases the pain of childbirth! There is an old Yiddish custom for women to bite off the tip of the etrog at the end of Sukkot and then say to God: “Eve couldn’t wait to eat the etrog but I’ve waited all through the holiday, so I don’t deserve curses, bless me!”

That which was cursed, over the course of time, turned into a blessing. That which brought death, over the course of time, came to symbolize fertility. That which was forbidden, over the course of time, became beautiful. That which brought man low now elevates. You know why? While American tradition says: “What goes up must come down,” Jewish tradition teaches: “That which comes down must go back up.” Nothing stays static, nothing remains the same. Sure, man dies and is lowered into the ground. But at the same time we Jews believe in the resurrection of the dead. Sure, now the market is down and everyone is saying it was inevitable ... it couldn’t last forever, what goes up must come down; but let’s remember the reverse is also true ... what goes down must come up. The way the market and Wall Street are now, is not going to last forever. *The New York Times* reports that after the stock market crashed in October, 1987, the Lubavitcher Rebbe gave a blessing that “it should be revealed that there is only descent for the purpose of ascent.” And you know, he proved to be right. The biggest losers in 1987 were those who panicked and sold. In the words of one consultant, “Investors who reacted to Black Monday in 1987 locked in substantial loses that would have been reversed had they remained invested.”

That is a good lesson to keep in mind these days. Indeed, it is the lesson of the etrog. Why, in fact, did our tradition tell us that the “fruit of the goodly tree, the *pri eitz hadar*,” was an etrog? Some based it on a play of words of “*hadar*” and “*hador*?” Our sages tell us the etrog has a unique characteristic: “*Hador b’ilano mi-shana l’shana* – it is the one fruit that clings to its branch throughout the year.” No matter what the weather or season, no matter whether the market is bull or bear ... the etrog holds on. And for us to have joy on Sukkot we have got to learn to do the same. Remembering the history of the etrog and the lesson of the etrog, we can have hope that “the market will rise again.”

With this in mind, come Sukkot we will be able to look forward to the fulfillment of our holiday prayers: “*V’hasianu Hashem elokeinu et birkat moadecha l’chayim u’lshalom l’simcha u’lsason* – God will bestow upon us the blessing of His appointed festivals for life and peace, gladness and rejoicing.” Amen.