

ROSH HASHANAH
SEPTEMBER 19, 2009
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For Queen Elizabeth it was 1992. With troubles from Prince Charles, Princess Anne and a fire at Windsor Castle, Queen Elizabeth called 1992 an “annus horribilis” – a horrible year. For us as Americans and as Jews, that’s what this past year has been! Thank God ... thank God, with today the old year is over. Today I want you to take your minds off the problems of the past year. Today I want to focus on only one subject: the subject of money.

Now, well do I know that money has been on the minds of all of us this year; as Americans in terms of the economy, as Jews in terms of Bernard Madoff. This is the year when we saw things happen that we never thought possible ... from the collapse of Bear Stearns and Lehman Bros. to our pensions and net worth dipping lower to General Motors going broke. And although he had nothing to do with the desperate shape of our economy, Bernard Madoff became the face associated with the financial crisis. Last year nobody knew who Bernard Madoff was ... now we all know! And we - and everybody else - know that he is one of our own.

So what is the Jewish perspective on all this? And our perspective needs to be heard, for who is more qualified to speak about money than we Jews are! It was Jesus who taught in the New Testament that the chances of a wealthy person getting into heaven was like that of a camel passing through the eye of a needle. In the church the religious leader takes a vow of poverty. No religious leader in Judaism takes such a vow. God forbid! It might work out that way, but not as religious requirement. No, there’s a vastly different attitude within Christianity and Judaism when it comes to money, perhaps best expressed in the sign hanging over a Jewish-owned bank: “Jesus saves – Moses invests!”

The fact is, in the eyes of the world Jews have always been associated with money. Christian society stopped Jews from engaging in what was considered honorable professions, like farming, and forced them into “dirty” professions that involved money. So it was our people who became experts in trade and banking and business. Nothing to be ashamed of, nothing to be ashamed when 21 Jews have been winners of the Nobel Prize in economics. We are 0.25% of the world’s population, but we’ve won 41% of the world’s Nobel Prizes in economics!

So yes, we Jews know a little something about money. In fact, the world has always accused us of knowing too much about money! And if that be the case, then a Jewish perspective on money and the current situation is certainly appropriate. Certainly this year – and yes, certainly on the High Holidays. For those who think that money is not a topic for the sanctity of the synagogue, tell that to the High Priest. The High Priest in the Temple did not speak about money on Rosh Hashana. He waited until Yom Kippur, the holiest day of the year when, he stood in the Holy of Holies and said, “May it be your will, Lord or God, and God of our forefathers, that this year that is coming upon us, and upon all your people, the family of Israel, be a year in which you open your treasury for us; a year of abundance, a year of blessing, a year of beneficial decrees from before you, a year of grain and wine and oil ... a year of expansiveness, success and permanence, a year of assembly in your holy temple, a year of

affordable prices.” The High Priest felt it appropriate to talk about money on Yom Kippur, so you will understand why I am discussing it today on Rosh Hashana, and why it has to be this year.

This year all of America has been challenged economically. Monetarily, most all of us are not worth as much as we were last year. Many of us are really hurting! But as Jews we took a double hit this year. First, during the Depression Jews were not established and invested in Wall Street and so their losses – while bad – were more limited. But not this time around!

And last time around there was no Bernard Madoff. And like it or not, Bernard Madoff is a Jewish problem! I know that it is said that it is not fair that everyone highlights Madoff’s Jewishness when Enron’s Ken Lay and others were caught, no one wrote about their religious affiliation. That may be true but that doesn’t get away from the fact that Madoff was able to pull off his ponzi scheme *because* he was a Jew ... taking advantage of his Jewish connections. There are many Jewish organizations, foundations and individuals who lost fortunes because of him. And their losses are having a profound, negative affect on countless Jewish institutions whose givers have seen their portfolio decimated.

And it’s not just Jewish institutions. The fallout from Bernard Madoff’s Ponzi scheme showed the world a Jew at his worst, but also Jews at their best. It is not just Jewish institutions that are suffering because Jews have lost money. Across our country medical institutions, institutions of science, of the arts, are facing a budget crisis because Jews had been such prominent supporters of these institutions.

- Jerome Fisher, the founder of the Nine West shoe store chain lost millions in the Madoff scam. He and his wife pledged \$50 million last year to the University of Pennsylvania for a new bio-medical research center.
- Leonard Feinstein, the co-founder of Bed, Bath & Beyond helped build a \$50 million addition to a research institute at the North Shore-Long Island Jewish Health System.
- Mortimer Zuckerman, another Madoff victim, pledged \$100 million to New York’s Sloan-Kettering Cancer Center.
- Carl Shapiro, founder and Chairman of Kay Windsor personally lost \$400 million in the Madoff scam. He was a major supporter of Harvard affiliated hospitals in Boston, and two years ago pledged \$27 million to the Dana-Farber/Brigham & Women’s Cancer Center.

The list goes on and on ... Lymphoma research, Bone Marrow, Parkinson’s Disease, hospitals, research centers ... on and on and on. It was we – the Jewish people – who were the major supporters helping America heal itself. And all this should be kept in mind when one considers that just as the recession was heating up and just as the Madoff scandal was really bursting on the scene, *Christianity Today* – a major Christian magazine – featured a front page article bemoaning the fact that Christians are so uncharitable.

Yes, there were aspects of this crisis that showed us at our best and continue to do so. Elie Wiesel tells of the children who are sending five and ten dollars to him to help replenish his foundation. The truth is, it was in response to the Great Depression in the 1930’s that so many of the Jewish social service agencies that we still have today began in earnest. We Jews care ... we

Jews share ... always have, always will. But somewhere along the way we have forgotten who we are, and have forgotten what we stand for.

During the last week of August the following news items came out of Israel: Former Prime Minister Ehud Olmert was indicted for corruption; former Finance Minister Avrohom Hirschson was convicted of stealing; former Health & Welfare Minister Shlomo Benizri began a prison term for accepting bribes; and former President Moshe Katsav went on trial for rape. One week in the life of the homeland of the Jewish people.

The President of the state of Israel is indicted for rape? The Prime Minister of the Jewish state is forced out of office for bribes and money laundering? The Chasidim who run the largest kosher meat factory in America are charged with violations of immigration and child labor laws, money laundering and unsafe working conditions? The Spinka Rebbe, head of a Chasidic dynasty, is convicted of money laundering? A Jewish school is found guilty of accepting federal funds for non-existent students. One thing's for sure: Bernard Madoff is not an aberration! And if you think that he is:

- There was Mark Dreier ... Mark Dreier had a NY law firm which he built up to 250 people. To celebrate, some of his toys included an Aston Martin, a 121 foot yacht, and to pay for all of this, he allegedly swindled \$380 million out of investors by selling fake promissory notes.

- Then there was the shocking arrests of Syrian rabbis, including one considered their Chief Rabbi, for money laundering. And if that wasn't bad enough, one of the rabbis was also accused of trafficking in kidneys!

- And let's not forget Dina Wein Reis, who was living a high lifestyle, including a lushly renovated townhouse in New York, an impressive art collection and vacation homes in Westhampton, Bal Harbor and Jerusalem. She accomplished all this by running a years long large-scale con game; tricking marketing executives at major companies. Dina Wein Reis is a Yeshiva girl, originally from Brooklyn ... and you know how religious she is? According to Fortune Magazine and I quote, she "enlisted her rabbi in her bid to convince a judge that she should not be required to wear an electronic monitoring ankle bracelet. Orthodox practice, the rabbi said, forbids women from wearing slacks or pantsuits ... summer was coming and Wein Reis' lawyer noted any skirt or dress shorter than ankle length would reveal the bracelet, which would complicate her efforts to get a new job." Dina reminds me of Red Levine. He was a Jewish "hit man" for Murder, Inc. but he was so religious he wouldn't kill anyone on Shabbos!

Let me drop this one on you! You all know that Bernie Madoff was sentenced to 150 years in jail. That's a long time! But that is not a record. The record right now is held by someone who was sentenced in February of 2000 ... a man who was found guilty of dozens of criminal counts. He was sentenced to the longest Federal prison sentence ever imposed – 845 years! His release date is November 23, 2874! And his name is Shalom Weiss.

I know that there are lots of "*gonovim*" who are not Jewish. Fraud and greed and cheating are not distinctly Jewish traits, but there sure seems to be a lot of it going on amongst our people.

Now, if I were an anti-Semite ... if I hated everything about the Jewish people in reading the list of the names I just mentioned, I would certainly be tempted to say that there is something really wrong with the Jewish people! But I am not an anti-Semite, and I love the Jewish people. So in reading all these names I have to say that there is something wrong with the Jewish people! We can't say it is just a handful because it's more than a handful! And if we take collective pride when a disproportionate number of Nobel Prize winners have Jewish names, and we say that this is because there is something in the Jewish tradition and Jewish culture that brings out the best when it comes to learning and education, then we have to be prepared when we see so much crookedness and greed amongst people with Jewish names that we have to say: Something has gone wrong in the tradition and culture of the Jewish people. As the Jewish novelist and journalist, Anne Roiphe, put it, "Are Jews more prone to financial crimes than Protestants or Catholics? My head tells me: of course not! My anxiety, however, whispers in my ear: 'Then why are so many Jews in prominent positions under indictment, house arrest or in jail?'"

I'll tell you one reason why! We Jews have fallen victim to a mind-set that Israelis express in the two Hebrew words, *magiya li* but which I learned as a child in Yiddish in the three words ... *es kumt mir*, which means "I am entitled ... it's coming to me."

Ehud Olmert, as Prime Minister spent so much time with rich Americans that he began to feel that if these "schnooks" can have it all, why can't he? After all, he's a Prime Minister! And so, all of a sudden he was flying first-class, staying at upgraded hotel suites, taking Italian vacations and smoking fancy cigars ... all with other people's money ... because he felt *es kumt mir*.

Moshe Katsav, Israel's President, obviously felt that as President he could have his way with his underlings ... after all, *magiya li* ... it's coming to me, I'm the President.

The Chassidic rabbis who play fast and loose with government laws feel that for centuries governments took advantage of us, now it is payback time! *Es kumt mir* ... we're entitled.

The Syrian Jewish community is one of the wealthiest in our country but their rabbis saw nothing wrong in laundering money, especially if they could feel some is being used for religious schools, which receive no federal money like public schools. We have it coming to us.

Don't think this is just a problem with Jews. Here in America we have a whole segment of our society that lives by these words of *es kumt mir* – "I am entitled." You know which segment that is? It's our children! Of course, all children start off with a sense of entitlement, a sense of instant gratification ... but rather than helping them outgrow it, these days more and more of us continue to feed it as they get older. Our kids are made to feel that everything is coming to them; how else to explain that 50% of college seniors possess four credit cards? And they didn't get it by working! We've created a whole generation of welfare recipients – in our homes - who think all of this is coming to them. *Magiya li – es kumt mir*.

Before we lay this all at the feet of our children, let's remember that many of us adults suffer from this syndrome as well. David Brooks wrote a wonderful op-ed column in the *New*

York Times entitled, “The Great Seduction,” in which he pointed out that credit card debt in America was then up to nearly a trillion dollars. That’s not from college students ... we put ourselves into debt. Why? “Because we are entitled!” If our next door neighbor has it, why shouldn’t we? “We are just as good! We are just as deserving! We work just as hard!” Think about it! Do you know people who are like that? And if you really think about it, you might realize that you’re one of them ... the kind of person who says: “I’m entitled to a three car garage just like my friend across the street. He only has it because his father is wealthy, but I’m just as entitled,” or “What’s she got that I ain’t got? She only looks that good because of the clothing she buys. I’m entitled to it just as much as she is. I work hard, while she just sits at home.” J.J. Goldberg, the editorial director of New York’s Jewish *Forward* newspaper, writes, “*The Village Voice* publishes an annual investigating feature listing New York’s “ten worst landlords.” The author once told me that the liberal weekly went to great lengths every year to include at least a few Gentiles on the list, so as to avoid the appearance of anti-Semitism.” You tell me why that should be! And then, Goldberg goes on to write, “What do those “worst landlords” do that gets them on this list? Not much, really. They try to squeeze a few extra dollars out of buildings they own in neighborhoods that most of us would never visit. They save a little on heating and maintenance, they pay bottom dollar to their janitors and repairmen. They look for a deal on elevator parts. It’s their property and they are entitled to make a living.” Yes, “*es kumt mir.*” This is a mentality that you find amongst people covering the entire economic strata. No matter what they have, they don’t simply *want* more, they think they are *entitled* to more.

Let me tell you the story of Ezra Merkin. When I grew up there were very few Orthodox Jews associated with wealth. Most were first or second generation Americans who were the employees, not the employers. I remember in my father’s shul the annual Kol Nidre Appeal with ushers calling out from the audience the pledges congregants wanted to announce. Most of the pledges were for \$10, some for \$18. But there was one man in shul who sat in the first row, and he was known as one of the wealthiest members of the synagogue. He owned a liquor store. And every year it would be announced: Joe Weinstein - \$ 100! And the entire congregation, as if as one, went “Wow!” And yet, there were some names in the Orthodox community that stood out for their affluence and philanthropy ... names like Max Stern, Max Etra and Ludwig Jesselson and Herman Merkin. Merkin I remember because he was not only a major contributor to Orthodox causes and to Jewish causes, but in New York there is a concert hall bearing his name. Merkin is gone, but his son, Ezra Merkin is still around, and he made it big as a money manager, financier and the head of GMAC and he made it into the news this year. It seems that all the people who invested with him, he in turn, had invested their money with Bernard Madoff. Included in all those “people” was Yeshiva University. Ezra Merkin, as his father was, is a major contributor to Yeshiva University, so much so that he served on its Board of Directors and he was the Chairman of their Endowment Fund. He was the one who recommended where Yeshiva University should place its money. And, of course, he recommended placing it in his fund, which it did. And he, in turn, then went and placed it in Bernard Madoff’s fund. And there went more than \$100 million dollars of Yeshiva University’s future. Bad ... very bad. What made matters even worse, was the discovery that Ezra Merkin was charging Yeshiva University 1 ½ % every year for the money he invested in his fund. He – the contributor, the Board member – was making money off of the institution he advised and contributed to! Even worse was the fact that he was doing nothing to watch this money ... he had given it all to Bernard Madoff!

That's not enough. Let me tell you what really bothers me about this story. It is estimated that the fees he received for investing with Madoff put three-quarters of a billion dollars in his pocket! He was so wealthy that his Park Ave. duplex is lined with Mark Rothko paintings. He is considered to own the largest collection of Rothko paintings. So, you tell me: what motivates a man like that ... what makes him tick? \$750 million wasn't enough, he had to make more money off of the very institution he claimed to be a supporter of? For what? So that he could have the largest Rothko collection in his house? This is not greed! Greed doesn't explain this! This is a mindset of *es kumt mir*: "I'm entitled ... They've made money off of me ... They got money from me ... There is nothing wrong in my making money off of them!"

Oh, yes there is! We as Jews are paying a bitter, bitter price for this mindset. There used to be a time when this kind of behavior evoked concern within our people because it was a "*shande fahr di goyim*," it made us look bad in the eyes of the non-Jewish world. But I have an even greater concern. This kind of behavior is a "*shande fahr di Yidden*" – it makes us look bad in front of our own people ... in front of our own children! Sit in my office and listen to a conversation I might have with a Jewish boy or girl who is contemplating intermarriage. Or, with a Jewish boy or girl who says that they are "turned off" to Judaism. And the response I get, not one time but many times, they tell me: "I've dated Jewish guys or girls ... I grew up in this community. I see all of them having this or that characteristic; they are all greedy or Jappy and self-centered and materialistic and acquisitive and over-indulged." My reaction to them on hearing all this:

1. You have swallowed anti-Semitic stereotypes of the Jewish people.
2. You are libeling us collectively. Sure, some of us are like that. There are some like that in every group but how dare you say, "all."
3. You're just trying to find any excuse or rationalization to justify your behavior.

BUT ... because we hear these things said so many times, and it is being said by our kids ... you and I have got to ask ourselves: why? Is there a kernel of truth about some of these characteristics, which we are unknowingly passing on? You will say its not fair – other religious and ethnic groups also have their share of over-indulgent, materialistic youth. But that's no excuse! We're supposed to be "a light unto the nations!" We're supposed to set a higher standard.

Of all the things I have read about Bernie Madoff, the most painful was not as much about him as about what he represented. It is found in a book, "*Madness Under the Palms*," where the author describes Madoff's home base, the primarily Jewish Palm Beach County Club.

"People in Palm Beach sort themselves out into the group in which they belong largely on how much they have. Even the poorest of the islanders seem to have everything yet joy proves elusive, even for the country club members, because there is always someone richer or better socially connected. Joy is driving out of your 35,000 sq. foot mansion in your Bentley and tooling up to the entrance of Mar-a-Lago for your fifteenth ball of the season, the valet parkers salivating at the chance to take your car and the prospect of a \$20 tip. Joy is having a wife younger and thinner than any of the other wives at your table. Joy is subtly

announced during dinner that your hedge fund scored 33% last year, while that of the arrogant SOB across the table with the fat wife scored only 17%.”

Is that our people? I quote writer Ann Roiphe again when she writes, “I admit to squirming when I read about mega-swindler Bernard Madoff’s boats, or Mrs. Madoff’s fur coats. It feels as if there are too many Jews who rise to the top and then skim the cream for themselves ... or bend the laws ... or run away to far off countries with the loot.”

In our heart of hearts we know that she’s right and we better do something about it! What to do? If we Jews have gotten ourselves into this bind because we’ve bought into the concept of “*es kumt mir*,” the only way we’ll be able to get out of it is if we buy into an age old concept of our people that is also expressed in three Yiddish words: “*Es past nit*.” When my father would say those words, you didn’t have to understand Yiddish to know what he meant. You could see it with a look of disgust on his face. “*Es past nit* ... such behavior is not appropriate for a Jew!” It’s not even a matter of right or wrong, legal or illegal. It’s a matter of “*es past nit*” – there are certain things you just don’t do because a Jew doesn’t behave like that! We’ve lost our whole sense of shame. We’ve gone from “*es past nit*” to “anything and everything goes!” Newspapers reported that Bernie Madoff hired a veteran prison consultant to help him find the best possible jail in which to serve his 150 year sentence. After all that has unfolded, Madoff is still playing games ... still trying to beat the system! And he didn’t pick just any veteran prison consultant, the newspaper reported that the consultant he hired had previous clients including, “the jailed Sotheby’s Chairman, Alfred Taubman and financiers Michael Miliken and Ivan Boesky.” And just in case you didn’t notice, they are all Members of the Tribe. No sense of shame ... no sense of propriety!

People like Tuvia Stern who picked quite a location for his son’s Bar Mitzvah ... no big splash ... only about 60 people were present; a small, intimate group. It took place at a prison in New York where Tuvia Stern is incarcerated, after having fled the country when released on bail, facing charges of stealing millions in financial scams. When word of the Bar Mitzvah got out, the warden was criticized, the Chaplain was criticized, the person who “ratted” was criticized. Only Stern wasn’t criticized. No one seemed to see anything wrong with a child being taken into the adult congregation of Israel in a prison where his father is a convict!

And it not only when it’s in prison where “*es past nit*.” It’s also the flashy, ostentatious displays at our parties and Bar and Bat Mitzvah receptions, the way we carry ourselves and conduct ourselves, the way we dress or undress. In February when Bar Refaeli, an Israeli, was chosen to be the cover on the Sports Illustrated Swimsuit Issue, I spoke about it in a sermon. And I held up this picture of the cover ... obviously feeling a need to cover the uncovered parts of her for display in the synagogue. But now comes July and she is on the cover of Esquire Magazine. And this is the way I have to show you the cover! You see, now she’s wearing *nothing*! That’s what happens! Forgive me for saying it, but that’s what happens to our daughters ... and we are allowing it! I see it almost every day of every week ... I see the kids in our school in the 4th and 5th grade – nice, cute kids – and then as they get closer to the Bat Mitzvah the skirts keep getting higher and higher, and then as they get closer to sweet 16, the tops start getting lower and lower! When are we going to remind ourselves: “*es past nit*.” It is our tradition that teaches, “blessing is only found upon something which is hidden from the eye.”

Up until recent times, over the centuries we Jews realized that it was in the best interest of all concerned not to draw attention to ourselves, not to cause envy ... that when it came to flaunting things or being too showy, “*es past nit.*” Daphne Mirkin, sister of Ezra Mirkin, describes the home in which she and her brother grew up. She writes: “The Mirkin gene for excessive discretion embraced frugality and disdains visible displays of riches.” She goes as far as to say that she grew up believing that her father sold *chairs* on Wall Street – not *shares*. But that didn’t stop her brother from needing an 18 room, seven bedroom, seven bath apartment at 740 Park Avenue, where the Bronfmans and the Rockefellers live; a condo dubbed the “most lusted after address in the world.”

We Jews have changed, there’s no getting away from it! And saying we are no worse than anyone else is no source of comfort. For if that is true, you tell me: What makes us special? What makes us unique? Why should our kids marry Jewish? Why should our kids remain Jewish ... when there is no difference in the way we dress or in the way we act or in the way we conduct our business affairs?

Being Jewish has to mean something! And it means a lot more than keeping kosher and keeping the Shabbos. Judaism is meant to be a way of life showing us how to approach health care, crime, employer/employee relations, taxes, fair trade, dress, gossip, cheating and everything else that goes into molding the character of a mensch. In the Talmud when asked how to identify one as being Jewish, the Talmud responds: “They are modest, compassionate and perform acts of loving kindness.” That’s what a Jew is supposed to be! In the Talmud we are told there is a series of questions that we are going to ultimately be asked before the Heavenly Throne, and the first question is: “Did you conduct your business affairs ethically?” This lesson I learned when I was a little kid. I learned the lesson at Macy’s.

One of the most formative experiences of my youth – I couldn’t have been more than 8 or 9 years old – was one day when my brothers took me with them to Macy’s in New York City. The three of us were wearing our yarmulkes – that was not as common a sight as it is today. One of my brothers bought a tie; a cheap, shmattah, (I wouldn’t be caught dead wearing it!) and when we were paying, the salesman turned to us and said, “I see you have a yarmulke on your head. I too always have a yarmulke, but I don’t keep it on my head. I keep it someplace more important.” And he opened up the cash register and took out his yarmulke. And he said to us, “I’m dealing with other people’s money all day, that yarmulke reminds me to behave myself.” That yarmulke, representing our Judaism, must do the same for us.

We are privileged to be identified as part of a people whose record of family life and philanthropy and *menschlichkeit* has been the envy of the nations of the world down through the generations. As American Jews, the most successful Jewish community in history, we have the responsibility to conduct ourselves in a manner that reflects well upon our Jewish heritage. Let us be honest with ourselves and true to our calling. Our major threat comes not from the anti-Semites from without ... but sometimes in the immortal words of Pogo: “We have met the enemy and they is us.” And yes, “*es past nit.*”

So, on this Rosh Hashana, let’s ring out the old and let’s ring in the new! Let there be a new way that we as Jews do business and live our lives. The story is told of a rabbi getting a call

from an IRS agent asking: “Rabbi, I am calling in regard to so-and-so who says that he has given \$50,000 to your synagogue. Did he?” And the rabbi said, “He will!” The truth is, we are all vulnerable. Religious and irreligious, Chasidim and Misnagdim, rabbis and laymen, rich and poor ... we are all tempted to think “*es kumt mir*” ... I’m entitled. We are all just one step away from doing crazy things when it comes to money ... in the way we make it, spend it and use it. But remember, God is watching us from a distance. Perhaps even more important, our children are watching us up close . “*Es past nit.*”

May this be the year in which the prayer the High Priest recited in the Holy of Holies is fulfilled, “A year of abundance.” Yes, but also a “year of blessing.” Best wishes for a Shana Tovah Umetukah ... a good and sweet New Year.

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