

# What Makes a Good Investment?

1<sup>st</sup> Day Rosh Hashanah 5769

9/30/08

Rabbi Ari Sunshine

**An American investment banker** was at the pier of a small coastal Greek village when a small boat with just one fisherman docked. Inside the small boat were several large yellow fin tuna.

The American complimented the Greek on the quality of his fish and asked, "How long does it take to catch them?" The Greek replied: "Only a little while."

The American then asked why didn't he stay out longer and catch more fish? The Greek said he had enough to support his family's immediate needs. The American then asked, "But what do you do with the rest of your time?"

The Greek fisherman said, "I sleep late, fish a little, play with my children, take siesta with my wife, Maria, stroll into the village each evening where I sip wine and play cards with my friends, I have a full and busy life."

The American scoffed, "I am a Harvard MBA and could help you. You should spend more time fishing and with the proceeds, buy a bigger boat with the proceeds from the bigger boat you could buy several boats, eventually you would have a fleet of fishing boats.

Instead of selling your catch to a middleman you would sell directly to the processor, eventually opening your own cannery. You would control the product, processing and distribution.

You would need to leave this small coastal fishing village and move to Athens, then London and eventually New York where you will run your expanding enterprise."

The Greek fisherman asked, "But, how long will this all take?" To which the American replied, "15-25 years."

"But what then?" The American laughed and said, "That's the best part. When the time is right you would announce an IPO and sell your company stock to the public and become very rich, you would make millions."

"Millions ... Then what?" The American said, "Then you would retire. Move to a small coastal fishing village where you would sleep late, fish a little, play with your kids, take siesta with your wife, stroll to the village in the evenings where you could sip wine and play cards with your friends."

As this joke suggests, it is quite common in our society to spend a lot of our energy working and trying to figure out how we can invest our time and our savings and turn it into more money, so we can buy security now and into the future, for ourselves and our families, and eventually retire.

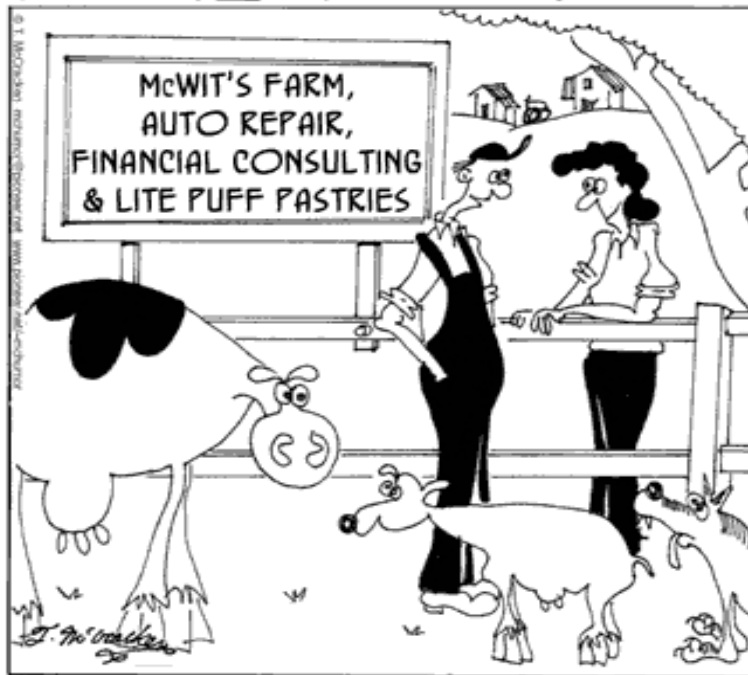
But what if we already are the Greek coastal fisherman, doing the things that are most important and satisfying to us in life? Then why spend all of our time doing other things only to come back to the things we really care about later on? Is this really the way to prioritize?

Additionally, we face another problem, painfully illustrated by the recent crisis of our country's financial markets. This is the problem of INsecurity. What seem to be even the most stable of institutions and investments—AIG, Fannie and Freddie, investment banks—have proven to be vulnerable to the point of collapse. This has shaken our country tremendously—who would have thought these financial giants would struggle and tumble to the point that the U.S. government needed to aggressively pursue a bailout of (arguably) historic proportions, of hundreds of billions of dollars? What strategies do we use to invest with confidence in these difficult times? How do we as individuals and as communities weather this financial crisis?

--Here's one possible answer:

Yes, *call me...your spiritual investment banker (financial advisor)*. ☺

# MCHUMOR by T. McCracken



"The only way to survive in the current economy is to diversify."

*(explain cartoon)*

“DIVERSIFICATION”

Sometimes we need to try and concentrate our attention on different things to be “successful”, to create a greater chance of stability and satisfaction, and, hopefully, a greater sense of meaning and happiness in our lives. OK, so maybe it’s a little silly to think we could spread our resources effectively into SUCH a wide and diverse range of initiatives as farming, auto repair, financial consulting, and specialized baking. It takes a certain set of resources and skills to do well on each of these fronts. And that’s why,

while I'm going to encourage each of us now to shift our focus away from the aspects of our life that have to do with generating a financial return, I am limiting my present diversification advice to three portfolios within one broad category: the category of relationships. In particular, I would like to suggest we reallocate our resources to:

## **FAMILY AND FRIENDS**

## **COMMUNICATING WITH GOD**

## **TZEDAKAH VA-HESED**

- 1) FAMILY AND FRIENDS—We are often so consumed with the obligations and stresses of our day-to-day activities that we forget to focus on the very building blocks of our lives—our family and friends. The fisherman in the joke at the beginning of my talk already had centered his life around these essential components, and yet the investment banker is trying to tell him to put all of that aside for 15-25 years--for nearly a whole generation! Is ANYTHING worth pushing those we care most about to the sidelines for a generation? Why look elsewhere for fulfillment when it's right in front of us?

We can make our actions reflect our proper priorities. Make time to have dinner together with our family, carve out family time as a part of our celebration of Shabbat, express appreciation and gratitude to our spouses/parents/children on a more frequent basis, get together with friends,

check in/keep up/visit with out-of-town family, and make that long overdue phone call. There is no shortage of ways to demonstrate that family and friends come first, often just a shortage of focus or effort. Now is the time to focus.

2) Communicating with God—Speaking of relationships, let's not forget about our relationship with God. Are we keeping those lines of communication open? Communicating with God is a dialogue, represented by two different kinds of experiences—Tefillah (prayer) and Jewish study. It was Rabbi Louis Finkelstein, may his memory be a blessing, former Chancellor of the Jewish Theological Seminary (JTS), who said, "*when I pray, I speak to God; when I study, God speaks to me*". How is our speaking to God going right now? We can thank and praise, seek favor, forgiveness, and support, express personal and communal hopes and dreams, and lament our frustrations and struggles, just to name some of the ways we can reach out with our meditations, words, and melodies. We can pray privately and we can pray publicly surrounded by our community whether it be on Shabbat and holidays or at our daily minyanim. We can use the words of the siddur as well as our own words, and pray in Hebrew or pray in English. There are so many ways for us to reach out to God—can we step up our efforts?

And, on the other side of the equation, how are we doing on listening to God? Even if we grant that the Torah is not necessarily the literal word of God, we understand the words of the Tanakh, our Jewish bible, and the teachings of our tradition through the ages, to be inspired by God. Each successive layer of Jewish discourse and text is still addressing the same basic question: What does God demand of us on a daily basis and over the course of our lives? And thus, through study, each one of us has a chance to grapple with that timeless question. We can study Torah *lishmah*, for its own sake, for the joy of learning and in order to come to develop a deeper understanding of our Jewish tradition for our benefit and for the benefit of others who come to us with questions. And we can also study *Al M'nat La'asot*—learning with an eye towards doing in mind—continuing a cycle of Jewish learning that is ongoing and never complete and thus providing ourselves with a clearer lens into, and stronger impetus towards, more committed Jewish practice. As our new program guide that you just received indicates, we are offering many adult education courses this year, featuring an adult B'nai Mitzvah class and a new round of the Meah program of 100 hours of study over a two year period, as well as many other exciting classes. See what interests you and jump right in!

3) Tzedakah and Gemilut Hesed—Finally, how about our relationship with the people and the world around us? Instead of putting in money looking for a financial return, how about contributing more of our time and money to help people or institutions and bring us a different kind of return—a return of great satisfaction from knowing we have given freely of ourselves? We have an opportunity to give back with gratitude from the resources we enjoy. And when it comes to giving tzedakah or volunteering and performing other acts of kindness there is never a shortage of worthy causes or opportunities to pitch in. Let’s take the time to take stock of our commitment to tzedakah and to acts of kindness in general. If you would like to get involved with planning or participating in Social Action/Gemilut Hesed programming here at BSO, we would love your help and involvement as we try to increase our communal level of commitment to social action. Please talk to me, Shelley, or Celia Spiritos if you are interested.

“So, Rabbi, tell me again, what do we get from spreading out our resources to these three different portfolios of relationship”?

Not only do we directly benefit from investing our scarce resources wisely, in that we get a sense of confidence, security, and satisfaction from knowing

that our lives are stable and “in order”, but there is also a second reason why we should reallocate or rearrange our priorities. And that is because we are not just investing in ourselves and for ourselves—this is the time of year when we are also asking GOD to make an investment IN US as well, by granting us forgiveness for our mistakes and blessings in the year ahead.

*--Take a look at this picture, if you're close enough to see it. If you're a little (or a lot) further back, I'll describe the picture for you.*

This is an internet picture of the members of the Microsoft Corporation in 1978, a rather ragtag, casually and haphazardly dressed, and unimpressive looking lot; at bottom left I believe, though I'm not 100% sure, we are looking at a young Bill Gates; the picture's caption reads: “Would you have invested?” ☺

Would you have invested?



Microsoft Corporation, 1978

Would we have invested in Microsoft in 1978 if this is the picture we saw?

It turns out that this would have been a pretty good investment, even if it wasn't obvious at the time. So think about it this way—when God looks at each of us, what does God see? Does our behavior and do our priorities look haphazard, disordered and uninspiring to God? Are we a stable investment? A worthwhile risk? Or too much of a gamble on which to focus any attention/resources?

God can believe in us, and, even if we look like a risky investment at first, we can convince God to believe that we will succeed (*in changing?*) but first we have to have this investment plan for ourselves.

And how do we know this? We know it from the end of the U'Netaneh Tokef prayer we recited a few minutes ago.

*U'Teshuvah, U'Tefillah, U'Tzedakah ma'avirin et roa ha'g'zerah*—paraphrased quite loosely—if we earnestly change our behavior and return to each other and to God, if we communicate with God and serve God, and if we serve God's world and try to make it a better place, God will rate us as a “buy”. ☺ Now I will point out that, as in the rest of the aspects of our life, there are no guarantees here. It is not in our power to affect or control everything that happens to us. And, even when it comes to the areas we can affect, according to the prayer's author, these key actions of ours only “*ma'avirin et roa ha-'g'zerah*”, literally, serve to mitigate the severity of God's decree, minimize a negative response from God rather than ensure a positive one. BUT, the heavy rhetoric of the poet aside, these actions, essentially the same “portfolio” I recommended earlier in my remarks, are signs of a life worth living and a life worth God's investing in and giving us a chance for yet another day, another month, another year, to prove God's faith in us is justified.

When it comes right down to it, the outlook isn't as bleak as it seems. No, we don't control everything, from financial markets to random events to God's ultimate judgment, but we DO have the power to invest better—and we do have the power to change.

U'Teshuvah U'Tefilah U'Tzedakah.

- 1) Our relationships are decaying—can we improve them?
- 2) Our communication with God is lacking—can we seek more?
- 3) Our world appears broken—can we do what we can to fix it?

In this new year of 5769, let us resolve to invest wisely, for much more hangs in the balance than simply the balance in our checkbook.