

**Cookin' the Books Again**  
Rabbi Jonathan A. Stein  
*Erev Rosh HaShanah 5769/September 29, 2008*

Six years ago on *Erev Rosh HaShanah*, we were in the midst of Enron, WorldCom and Martha Stewart. I preached about the corruption of business executives whose self-serving manipulation of their companies caused tens of thousands to lose their jobs and pensions, countless stockholders to lose their savings, too many former retirees to go back to work. Six years ago we condemned the unmitigated greed of some corporate leaders who falsified their accounting reports and all but destroyed America's trust in the integrity of the financial markets. Six years ago we felt betrayed and outraged by the accountants and corporate boards who are supposed to be the watchdogs of Wall Street. Six years ago, we expected the villains terrorizing our future to be crazed Islamic fundamentalists motivated by alien values. Who expected that the archfiends terrorizing Wall Street would be motivated by the good old-fashioned American value of greed?

President Bush at least got the rhetoric right six years ago when he said, "In the long run there is no capitalism without conscience. There is no wealth without character." But he also said "my administration will do everything in our power to end the days of cooking the books, shading the truth and breaking our laws." Hmm.

Now here we are on *Rosh HaShanah 5769* and we are once more facing a financial meltdown, the result, again, of short-term greed, this go-around in the mortgage market.

But this time feels somehow worse. There is unease in the air as we approach fall and the upcoming elections. Our economic crisis has made us all feel vulnerable. It's not just the lost jobs or the money lost in the stock market (as bad as those are); it's the uncertainty, the doubt, the insecurity, the ambiguity, and the loss of confidence in the system, the fear and the anxiety that all of us share.

Judaism has a number of spiritual and pastoral perspectives to offer us during these scary economic times. Some of these insights are thousands of years old, yet they ring as true today as ever.

First, our Jewish tradition gives us clear and unequivocal guidance on so-called ‘cooking the books.’ In Leviticus (19:35-36) we read, “You shall not falsify measures of length, weight or capacity. You shall have an honest balance, honest weights, an honest *ephah* and an honest *hin*.” The ethical message is crystal clear: ever since Biblical times our tradition has insisted that truth and integrity are essential parts of business practices.

Another spiritual perspective comes to us from the 10 Commandments (Exodus20:14), “You shall not be jealous of your neighbor’s house, nor his wife, nor male or female slave, nor his ox or his donkey or anything that is your neighbor’s.” This is clearly the most inward of all the 613 *mitzvot*, one of a very few that deals with emotion and intention. It is legitimate to ask: why is ‘jealousy’ singled out? Aren’t there other human impulses just as potentially destructive? Perhaps it is because jealousy is like getting onto a treadmill that you can’t dismount. There will always be someone who is richer, better looking, or more powerful. Perhaps it is because jealousy leads to greed. Perhaps it is because jealousy is a spiritual poison that pollutes the soul.

I am indebted to our member Rabbi Jim Rudin for reminding us of a *midrash* where the Jewish tradition provides a vivid example of greed and how its seductive power can blind us to reality and paralyze us from achieving purposeful goals.

When our ancient Israelite ancestors escaped Egyptian slavery, Pharaoh’s powerful army of horses and riders pursued them. The animals were adorned with precious stones and pearls, and when the Egyptian forces reached the Reed Sea and the horses and riders drowned, the precious stones floated to the surface and were cast on the shore.

In their collective greed, the Israelites refused to move toward the Promised Land.

Instead, each day they came to the seashore and gathered up more precious stones for themselves.

They reasoned: "Why move forward to an uncertain future in the Sinai wilderness when we can so quickly and effortlessly become rich?" Why indeed?

But Moses was not blinded by the glitter of the precious stones. He angrily said: "Do you think the sea will continue to bring up precious stones and pearls for you every day?"

The once easy pickin's, whether at the shore of the sea or in today's financial marketplace, are gone.

Still another spiritual teaching comes from the Hebrew language as we examine our own behavior during these Days of Awe. The Hebrew word for 'accounting', as in business, is *Cheshbonaut*. It comes from the word *Cheshbon* which can be translated variously as 'arithmetic', 'account', 'reckoning', and 'a bill for services'. When you want the check at a restaurant, you ask for the *cheshbon, bevakashah*, please.

The Jewish religious tradition teaches us to do a *Cheshbon HaNefesh*: an accounting of the soul. This is in large part the meaning of the High Holy Days. This is the time of year when we are called upon to take an honest look at our lives since last *Rosh HaShanah*, to add up our moral assets and try to correct our ethical liabilities. This is the time of year to do a really honest *Cheshbon HaNefesh*, to do our personal spiritual inventory. Will we find our values in the black or the red this year?

If too often in business we overstate our financial profits, in our private lives we too often pay scant heed to our Jewish prophets. We would be better served to understate our business profits and overstate the teachings of our moral prophets.

Judaism also provides standards to help us judge whether we have properly accounted for our lives.

Judaism suggests one standard by having us imagine a Day of Reckoning after we die, an ultimate accounting for the way we have lived. But on that day will we use the Standard & Poor Index or will we use the Jewish tradition's standards in the *Talmud* (Tractate *Shabbat* 31a)? There we read: "Raba said: When a person is led in for final judgment in the next world, he is asked: Did you conduct yourself with faith and integrity in business? Did you set aside time for learning and study? Did you raise a family? Did you hope for salvation and work for peace? (And finally) did you engage in discussions concerning wisdom?" This passage offers us a standard based not on material wealth but on moral worth.

And a final spiritual perspective comes to us from *Avot* 4:1, where Ben Zoma said,

"Who is wise? The one who learns from all people...

"Who is mighty? The one who subdues the evil inclination...

"Who is honored? The one who honors other human beings...."

"Who is rich? The one who is satisfied with his portion..."

As for the economic crisis in our country, *gam zu yaavor*, this too shall pass. This is not, God forbid, an attempt to minimize the difficulty of this time, but only to remind ourselves that six years ago we said many of the same things. Our hearts go out

especially this evening to those in our own community whose professional lives and personal worth have been caught up in the latest round of Wall Street failures.

So let us nurture our own souls a bit at this season, and may we find perseverance, persistence and perspective as we move into such an uncertain future for our country in the next few weeks and months. And during these Ten Days of Repentance and Atonement, let each of us give an honest accounting of who we really are and remember who we want to be. *Amen.*