

Kol Nidrei - 2021

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How much is enough?

Dai-dai-ey'nu...

Don't worry. You are in the right place. And today is Yom Kippur, it's not Pesach.

So why am I singing "Dai-ey'nu" on Kol Nidrei night? Because the word Dai, which in Hebrew means ENOUGH, is a powerful word. It belongs to Yom Kippur as much, if not more, as it does to Passover.

Today is the day of Chesbon Hanefesh – the accounting of the soul. And when we are dealing with personal accounting, I believe it is impossible to do so without understanding what the concept of enough means to us. (sing) Dai-dai-ey'nu...

Dai-ey'nu means - "it would have been enough for us." If Adonai had brought us out from Egypt and had not carried out judgments against our enemies - Dai-ey'nu, it would have been enough for us! ... If Adonai had given us the Torah and had not brought us into the land of Israel Dai-ey'nu, it would have been enough for us! If Adonai had brought us into the land of Israel and had not built for us the Temple Dai-ey'nu, it would have been enough for us!

But is that really true? Really? Would we be satisfied just with leaving Egypt and not having the Torah? With having the Torah and not getting to Israel? Or would we complain to God, ask for more, and say “This can’t really be all you are giving us?” Let's be honest, the word kvetch came from somewhere...

I'm reminded of the story of the person who lived in a nice house but thought it was not big enough, when he turned to the rabbi to seek advice, the rabbi told him to bring in the chickens he had, from the court into the house, the following week, the man is livid, “Rabbi” he says, “now there is even less room in the house,” “no problem” says the rabbi - “you have a sheep - bring it in as well.” A week passes and the man's life is living hell, but to his surprise, when he complains again the rabbi tells him to bring his cow into the house. On the edge of having a total breakdown, the rabbi tells the man to take out all the animals - suddenly the house looks so big to the man - he realizes he had more than enough room to begin with.

Yom Kippur demands that we ask different questions about the word “enough”, questions such as, “do I have enough time left to repent?” And “have I done enough good to be inscribed in the book of life?” It demands that we look at the world around us and at our own characters and say ENOUGH IS ENOUGH when we see things we do not like, things that need to be changed.

There are a lot of questions about the word enough, but let's be honest, (if not today than when?) and let's talk about our first thought when it comes to evaluating our lives in terms of having enough - and that is the question of having enough money.

Do I have enough money? Enough to take care of my needs and my dreams? Do I have enough to last if I am blessed with a very long life? Do I have enough to help, or better, even secure, the future of my children and grandchildren, even great-grandchildren? Do I have enough to help those less fortunate than me - those who truly do not have enough? This question is crucial – because the answer to this question is the key to a much bigger existential question - the question of happiness.

Mountains of books have been written about the connection between having enough and being happy. But we don't need the self-help shelf in Barnes & Noble – all we need to do is turn to our tradition, to our wisdom which teaches us that feeling we have enough leads directly to a life of gratitude, humility and security, which then lends itself to a life of generosity which leads to a feeling of peace and joy - yes - the road to happiness begins not with having more - but with feeling we have enough. But here is the “one-million-dollar question” - **how much is enough?**

In the same paragraph - and it's not a coincidence - in which our rabbis asked who is a hero - and if you were

here for Rosh Hashana you know the answer to that - the one who conquers their inclination?

They also ask - Mi hu Meushar? “Who is happy?” and their answer “Hasameach be’chelko” – the one who is happy with what they have.

But our modern world doesn’t necessarily tend to agree with the Rabbis.

Economical behavioral scientists constantly try to quantify this question - who is happy? After studying answers from a survey of 450,000 Americans they reached the conclusion that there is indeed a point which defines our “financial happiness”, this point varies according to where you live and your life’s circumstances. We can set a range for what that number is and on average - in the USA today that point is set at \$90,000. People whose incomes are below that point report they are less happy on average than those with incomes over that point.

But what is even more interesting in their findings is that once people reach their “financial happiness point” their happiness plateaus.

No matter what your income is, and we can be living on a five, or six or even a seven-figure income - we all have a point - in which we realize that having more is not making us happier.

If we believe the science, then we all should have a point in which we should be able to say – “we have enough”.

But in their book “How Much is Enough”, Robert and Edward Skidelsky speak about our difficulty as humans to reach that point. How difficult it is for us to distinguish between the wants and the needs. Needs - the objective requirements of a good and comfortable life are finite in quantity, but wants, being purely psychic, are infinitely expandable. Which means that accumulation of wealth has no natural boundaries, there is no such thing as enough, and if the accumulation of wealth comes to a halt, it will be only because people choose not to want more than they need.

I want you to know that I personally struggle with this question all the time. I live among people and serve a congregation in which most people have a much greater net worth attached to their names than I do, and at times this frustrates me. I worry that I do not have enough, and I don't like that feeling, because I know I do.

When feelings of not having enough enter into my mind, I look for inspiration in people who do.

Pastor Mary Overfeed Smith's blessed memory was known for her decades of selfless work as co-founder and pastor of the Power House Temple Church in Portland where she always had an open door for people in the community who needed food, clothing and other help. After Hurricane Katrina, she sold her “wintertime” home in Glendale, AZ to raise money to bring more than 40 people left homeless by flooding in Louisiana and Texas to Portland.

Kevin Cavanaugh in his “Ted Talk” about “having enough” talks about Julia Neiss and Jeff Kaufman, a couple who run a family business. After studying this topic, Julia and Jeff decided that they do not need to earn more than \$90,000 a year and decided to give away every penny beyond that sum that they earned in any given year.

Just imagine, if there were more Mary Overfeed Smith’s, more Julia and Jeff Kaufman’s in this world. What would our world look like if more people said they have enough and not constantly strive to have, as I have heard from so many people who say that they just want to have “a little bit more than enough.”

I think that wanting a little bit more than enough is a very slippery slope that we need to be very leery of. Indonesian poet Taba Bata writes that, “Greed is a little more than enough.” It is very easy to constantly push the bar of “a little bit more” higher and higher, it's much harder to have a conclusive decision about what enough is and to live by it.

How many shoes are enough? How many homes are enough? How much is more than enough to spend on a meal, a bottle of wine, on college education? Or on tickets to a sporting event? Because as long as we can't define enough, our Yetzer Ha'ra, our evil inclination which we fight so hard with, keeps pushing us to want just a little more than enough.

And a little more than enough, if we lose control, has the potential of becoming greed.

And greed, my friends, is one of the most burning problems in our country.

This past June, we all learned from a ProPublica report, that former Amazon CEO Jeff Bezos, first or second richest person in the world (depending on how Amazon stocks did today), didn't pay any income taxes for at least two years between 2016 and 2018. He is not alone - we all know of many others. According to the report, billionaires are able to circumvent federal income taxes through legal financial manipulation. And while their actions are perfectly legal, I cannot help but stop and wonder - what causes the richest people in the world to instruct their accountants to find any legal way they can, so that they can pay less income taxes than any of their employees.

Does Jeff Bezos not think he has enough? And while according to publications, Bezos has already given close to 900 million dollars to various charitable causes, this amazing amount still only accounts to less than one percent of his accumulated wealth of over 190 billion dollars.

But it's easy to pick on Jeff Bezos – it's not just him. In 1958, the average CEO in the US made eight times more than his average employee. Do you want to guess what that number is today? Try guessing – I can promise you it's going to be an obscene number, a gross number,

in all honesty – it's an embarrassing number – while in Germany that number is 12 to one and in England and Canada it is about 20 to 1 – in the United States that number is 475 to 1.

And I know the argument that it's fine to pay such salaries to CEOs who make enormous profits for their companies, but it renders the question – how much is enough? When is it ok to pay the CEO a little less so that the worker in the factory, on the assembly line, can take home more than a minimum wage, when even that wage is not enough to sustain a family?

I want to be very clear - There is nothing bad or wrong in being wealthy, there is nothing immoral in being worth millions and millions of dollars. There is nothing wrong with belonging to the upper 1% or the upper 10%- let's just be clear - every single person here today belongs to the top 30% of adults in the world who hold 97% of the total wealth of the world.

There is nothing wrong with being in the top 1% or the 30% of world wealth, the question that we have to ask is how do we behave when we are there- do we focus on accumulating more and more - or do we focus on the good, on the change, we can do with all that we deem to be more than enough?

There is nothing immoral or wrong about being wealthy. I love the American dream. I AM LIVING THE AMERICAN DREAM - but there is something immoral when we are willing to exploit others to achieve more. When we turn a blind eye to the needs of others. When we are willing to

go above and beyond to manipulate our taxes so that we can keep more in our pockets, when we compromise other values just to have more, when we support industries that poison our air and water - the air that we all breathe and water we all drink just so that a small share of stock owners enrich themselves even more. When we stop demanding from our elected officials to take care of all the people, not mostly those who can contribute to their campaigns.

Our own tradition teaches us that there is something wrong when resources are not distributed more equally. Judaism sets forth numerous protections of the poor, but not only to protect the poor but also to prevent the excessive accumulation of wealth in a few hands. And it demands of those who have enough, to live a life of generosity.

It demands that we realize that when we give, we do not have less, we have more. Giving, living a life of generosity, knowing that you have changed the life of another person - that is what brings us happiness, that is what brings us a sense of fulfillment. Beyond a certain point, more money doesn't make us happier, but I have yet to meet a person that stops feeling joy when he or she realizes they just made a difference in another person's life.

The United States holds on to the non complementary record of having the largest wealth gap in the world, 5% of the population holds on to 80% of the wealth. And yet

- we only rank 18th on the scale of the happiest countries in the world. Finland is ranked first - and guess what? - they have the smallest wealth gap. What if we all did our share and closed this gap just a little? What if we all said we have enough and we all helped someone that has less than we do? It's not just the job of billionaires - we can all do more. And I am proud to say that is exactly what we are doing here at Temple Judea. As a temple community - we too have a wealth gap among our members. Some of our members are among the wealthiest families in this country, and yet 40% of our families are not as lucky, 40% of our Temple family are not able to pay full dues.

And I am so proud of our family temple - where 25% of our congregation - every year - decide to do the opposite of Jeff Bezos - people who decide to give above and beyond their dues, to join our Chai Society and Golden Chai society who raise monies specifically to cover the dues of people who truly want to join our temple but cannot afford it. I am so proud of our temple family who time after time say "Hineinei" - here I am. Families who say, "I have more than enough to share with others." Those who help us feed the poor, pack backpacks for underserved school students, those who give their time, energy and yes, wealth, to create a more equal and more just society.

I love being Jewish because Judaism guides me to what is right and wrong. It pushes me to be the best person I

can be. Sometimes our tradition commands us, sometimes it guides us - and sometimes it does so with obscure and weird commandments.

One of these laws is the law of Shemita, a sacred year in which the people of Israel were instructed to forgive debts owed by fellow Israelites, refrain from direct cultivation of the land, and permit people and animals to harvest the free-growing crops that remained.

This Rosh HaShanah, 5782, we begin one of these sacred years. During this holy year we are expected to concentrate more on our spiritual mission in life, and a little less on our material pursuits. More on why we are needed, less on what we need.

We are in the midst of this 2nd year of battling a pandemic. And we have learned so much about ourselves in this year, we have learned that we do not need to eat out as much as we thought, we learned that we can survive without extensive travel and shopping, we realized that we have a mutual responsibility to others, that through our behaviors and our choices we can hurt or protect others. I think we have learned that we have more than enough, that it is not more wealth that brings us joy, but our relationships, human connection, being a part of a community - those are the things that matter most.

Tonight, we remind ourselves- that the path to repentance, the path to a new beginning, the path for a better us begins with: tefillah, teshuvah and tzedakah

Tefillah - prayer - an act in which we humble ourselves, in which we stand with a sense of awe expressing gratitude for what we have, understanding that it is not us alone who are responsible for our riches, that we were blessed to have the opportunities that we did to achieve all we did in our lives

Teshuva - the promise we make to ourselves, and to others, to improve our ways, to give us and others a second chance.

Tzedakah - the ability to share more than enough with others.

May the power of having enough drive us this year to be better, do better. May we understand what enough means to us, and what we can do with all that is more than enough – if we do that - it might be just enough.