

# Who Will Insure the Insurers?

Rosh Hashanah Day 1 - 5769 (2008)

R. Yonatan Cohen, Congregation Beth Israel

The famous Israeli novelist, Meir Shalev, tells the story of a Holocaust survivor, who after surviving the war, gives birth to a son in Israel and names the child Zaide. “Zaide,” she names him grandpa. (See Shalev’s *Keyamim Achadim*)

What kind of a name is Zaide for a mere child, an infant? A baby named Zaide! And in the novel, the mother explains that it is good insurance against the angel of death. Should the angel of death come for this child, he would be looking for an old man. Upon finding a mere child, the angel of death will either laugh or believe that it is a case of mistaken identity.

In any event, Zaide’s life, the child’s life, will be spared. Naming a child “Zaide” is good insurance against *mal’ach ha’mavet*, against the angel of death.

What kind of insurance do we have against the angel of death?

Late this summer, my wife Frayda and I had a transformative religious experience....We met with a Life Insurance Agent.

As some of you may know, several insurance companies take the High Holidays approach in advertising themselves. One ad echoes Rosh Hashanah’s main petition: “The Company To Remember For Life” or as in our Machzor, “*zacreinu l’chaim*”—“remember us for life.”

Other slogans reflect Rosh Hashanah’s existential plea:

MetLife challenges: “Have you met life today?”

Still others urge: “Plan for tomorrow ... today!” reminiscent of the Holiday’s emphasis on *hayom*, TODAY.

One slogan caught my attention in particular. Farmers Insurance Company states: “Farmers gets you back where you belong.” Isn’t that what *Teshuvah* (repentance) is all about? “*Teshuvah*, gets you back where you belong?”!

Now the experience of meeting a life insurance agent is also deeply spiritual. I mean, really... religious. I never *davened* so hard in my life as I did in that office!

The insurance agent says to us:

“Imagine one of you dies.”

To which Frayda and I immediately say:

“*Chas ve’shalom*” — “God forbid.”

The insurance agent says:

“Imagine how many children you wish to have.”

To which we say:

“*Be’ezrat HaShem*” — “God willing.” “*Be’shaah tovah*” — “In good time.”

The Agent says:

“Tell me about your family’s medical history.”

And we say:

“*Rachmanah li’tzlan*” — “Lord help us!” “*Lo Aleinu*” — “Not on us!”

It doesn’t end here.

Once you choose and insurance company, answer many questions about your values, your hopes, and dreams, and determine a suitable policy, you still need to undergo a medical examination. The “medical” attempts to determine how you might fare, at least medically, in the coming years. I call this *Yom HaDin*, the “Day of Judgment.”

For a moment you become aware of your own mortality, finitude, the fragility of life.

“Am I insurable?” ‘Am I ... still ... insurable?’

“Is there something developing within me, an illness, of which I am not aware?”

Aren't these the Machzor's questions?

“How many will pass

and how many will come to be

who will live

and who will die

who nears the end

and who is not yet at the end

who by fire, and who by water?”

And in many ways, insurance companies attempt to quell our fears with easy, catchy answers:

“You're in good hands.”

“You can rely on us!”

“Cash if you die, cash if you don't.”

The problem is, and the current state of the economy can attest to this, insurance is not that ... insurable after all. These days, one can't help but ask: And who will insure the insurers?

Our Machzor offers a different answer:

“Repentance, prayer, and *tzedakah* have the power to nullify the evil of the decree.”

These three words capture the Machzor's insurance policy.

But what do these words mean? What do they mean to us in a period after the Shoah, in light of the founding and the existence of the State of Israel, to us Jews living in Berkeley, California?

How do we translate these words into an actual, lived insurance policy?

Let me begin by stating one thing very clearly – something that we all know and on some level many of us pretend or prefer not to know: Ultimately, there is no personal insurance against the angel of death. Everybody in this room will one day die.

The question therefore is not – Will I, will we live forever? The question is - What can I/we do to ensure that our values, our spirit, what our lives stand for, will have a lasting impact after we are gone? These words challenge each one of us to make a personal investment. However, the dividends are ultimately collected by the entire community of Israel.

Let me begin with the first.

*Teshuvah* means to repent. But the word itself also means to answer, to respond – it speaks of our ultimate search for meaning.

In May 1972, R. Abraham Joshua Heschel concluded an address to fellow Jewish leaders with strong words of challenge:

“This is the golden hour in Jewish history,” he said. “Young people are waiting, craving, searching for spiritual meaning. And our leadership is unable to respond, to guide, to illumine.”  
(Abraham J. Heschel, *Moral Grandeur and Spiritual Audacity*, p. 53)

If these words were relevant then, how much more so today!

Too often we portray and glorify our Judaism as a religion focused on struggle, a faith system that celebrates questions and doubt. But let us not forget, Judaism is a religion of questions only in so far as it does not shy away from raising challenging, penetrating questions. Jews, however, in every generation and generation, never shied away from answering these questions as well.

Abraham questioned God – but Abraham also always affirmed his relationship with God.

Moses struggled with God – but Moses also always affirmed the words of God’s Torah.

Judaism is not sustained by questions alone. The vibrancy of our faith today depends on our ability to offer Jewish answers as well. In the words of Heschel: “Let us not become messengers without a message.”

It is time for *Teshuvah*. It is time for us to respond. If we fail in this quest, then we can be sure that the next generation won’t even know how to ask.

This Rosh Hashanah, take the time to ask yourself this question: How can I make Judaism the source of my *Teshuvah*, the ultimate address for meaning in my life?

But *Teshuvah* alone won’t suffice. Our Machzor insists on *Tefillah*, on prayer as well.

On a deep level prayer means radical faith. Prayer is inspired by the audacious belief that what seems impossible now, can and will become possible in a time to come.

In the words of R. David Hartman: “Belief in radical freedom, in an open future, in surprise and novelty, are crucial elements of normative Judaism.” (R. David Hartman, *A Heart of Many Rooms*, p. 260)

Today, as in the past, the vibrancy of Judaism depends on our ability to inspire and transmit the audacious faith of generations past.

After receiving the Torah at Mt. Sinai, the generation of the desert sang “*S’hma Yisrael*” because they believed, against all odds, that a group of slaves can become a holy nation.

During the Shoah, there were Jews who sang “*Ani Ma’amin*” “I believe” – even as they were being forced into gas chambers. In the darkest hours, they dared to believe.

Before and after the founding of the modern state of Israel, our people continued to sing the words of our people’s anthem “*Hatikvah*” – “The Hope” – “*od lo avdeh tikvateinu*” – “our hope is not yet lost.”

Time and time again, our people chose order above chaos, life above death, hope beyond despair. This is a critical part of our spiritual inheritance. Let us not become a nation of believers who just don’t believe. It is time for *Tefillah*. It is time for radical faith.

If we fail in this quest, then we can be sure that the next generation won’t have what to believe in.

This Rosh Hashanah, take the time to ask yourself this question: How can I make Judaism the source for my *Tefillah*, the content of my belief that what seems impossible now, can and will become possible in the future?

But *Teshuvah* and *Tefillah* alone won’t suffice. Our Machzor insists on *Tzedakah*, on charity as well.

On a deep level, charity is much more than a series of isolated acts. Instead, *Tzedakah* defines an entire mode of living. It means radical giving. *Tzedakah* challenges and encompasses our sense of self, our sense of ownership, and our sense of time. *Tzedakah* demands that we dedicate ourselves fully to the causes and values that we believe in.

Make no mistake about it.

We may find meaningful answers in Judaism, but if we fail to fully dedicate ourselves, if we fail to lead our lives in the light of those answers – then our *Teshuvah* - our Answer – will remain hollow and incomplete.

We may find radical faith and hope in Judaism, but if we fail to dedicate all of our resources – our talent and our time – to fulfill our prayers, then our *Tefillah* – our ultimate prayer – will remain in vain.

Today, more than ever, the vibrancy of Judaism depends on *Tzedakah*, on our ability to give radically of ourselves.

Judaism is not a part-time endeavor. Judaism is sustained by full-time Jews.

It is time for *Tzedakah*.

It is time to give back radically.

If we fail in this quest, then we can be sure that the next generation won't have much to receive.

This Rosh Hashanah, ask yourself this question: How can I make Judaism the source for my *Tzedakah*, the ultimate investment of my life?

*Teshuvah, Tefillah, Tzedakah* – this is our insurance policy.

The ability to respond.

The capacity to believe.

The willingness to give.

This Rosh Hashanah, let us heed to the challenge of this call. Together, let us nullify the evil of the decree. May we secure the destiny of our people TODAY.

