

Our Spiritual Pensions

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There are certain words that are “freebies” on any given New York Times crossword puzzle. They’re all three-letter words, so you don’t get any big breakthroughs. Poem of praise? ODE. Historical period? ERA. Retirement savings in-brief? IRA. That’s “in-brief” because it’s an abbreviation, although I needed Google to confirm for me that it stands for Individual Retirement Account. (It is not named after a Mr. Ira Roth.) The concept of a retirement fund, of deferred benefit, is a sophisticated idea that requires a certain faith in the system that we will reap our just rewards at a future time.

In Jewish theology, the great innovation of the rabbis of the Talmud was the concept of the World-to-Come, which is essentially a deferred-benefit system for ethical and righteous behavior. The ancient Rabbis were just as aware as we were that good people often get a raw deal, while bad people sometimes prosper, and justice can be elusive. The Torah seems to suggest immediate returns. You perform the mitzvot and the rains come and you prosper. You break the covenant and things fall apart. But real life rarely works that way. So the rabbis, influenced in part by the Greek idea of an immortal soul, argued that in the World-to-Come, the *olam habah*, God will see to a great accounting of all our deeds. Those who did works of righteousness in this life, but were not rewarded, shall enjoy a healthy maturation of their investments in the World-to-Come. Correspondingly, those who behaved badly in this life and “got away with it” will find an uncomfortable future waiting for them on the proverbial “other

side.” People often ask me if Judaism believes in Heaven and Hell. We do, but Jewish Heaven and Hell is administered by accountants, stacking all our meritorious deeds against our infractions, not losing sight of any credit or debit, and determining our place in the future world that we end up deserving.

The system the Rabbis constructed works perfectly as long as you have faith in something that you can neither see nor touch. Like any financial system, the system of Rabbinic theology works for those who can agree to have faith in the market, and that the values that we trade around have meaning. Our actions and deeds have value and meaning, even if their rewards are only realized as a deferred benefit.

The High Holidays take us through our annual audit. Rosh Hashanah is called *Yom Hadin*, the Day of Judgment, when the accounting is made of where we ended up last Sunday, which was the last day of the Jewish fiscal year. What would our “retirement” in the World-to-Come look like if we were to stop “working” this world today? Can we live off our pension funds of mitzvot performed, or do we have too many debts to pay off, too many expenses to allocate whatever small merits we might have earned? How do we appear in the ledger of the Book of Life?

The liturgical calendar assumes that we want to improve our portfolios. We are given another week to right some wrongs, to show our concern for others, to try to fix a relationship in need of healing, to make things better for those around us. In the Unetaneh Tokef prayer we say that Tshuvah, Tefillah and Tzedakah, repentance, prayer and deeds of loving-kindness, can avert the *ro’a gzeirah*, the “evil decree.” The program of the days leading up to Yom Kippur is

essentially a stimulus plan. If everyone intensified their religious and ethical behavior, the market would respond, and our “retirement forecasts” would improve. On Rosh Hashanah we welcome the new year and pray for sweetness and health, but by Yom Kippur we can make it better, we can change our destinies, we can manipulate our returns. That’s the hopeful message of Unetaneh Tokef. The prayer begins with a sense of despair, that we pass by God as sheep before the shepherd with no control over who shall live and who shall die. But after we turn the page in the mahzor we discover that we can control our destinies. We can’t control when we die, but we *can* control how we live the remainder of our lives, and we can influence and change the decree, improve our fortunes, grow our retirement funds.

The liturgy of the High Holidays is steeped in metaphor. Yesterday I talked about God as king or sovereign. Today I guess it’s Chancellor of the Exchequer. The important thing is that we use the metaphors as aids to help us get to their lofty meanings, and not get lost in the details along the way. Over the past year I faced an interesting teaching challenge where I needed to translate the idea of spiritual resilience and renewal without recourse to the metaphors and symbols of our tradition, or any other specific faith tradition. As a volunteer chaplain for the Bergen County Prosecutor’s Office, I was asked to give a weekly lecture to police officers about spirituality in the face of adversity. New Jersey has one of the highest rates of death by suicide among police officers, a growing trend that is attributed not only to the high stress of a police officer’s job but also the declining status of police officers in American society in the wake of the ongoing plague of racism in this country. In response to this alarming trend, the former attorney general of New Jersey, Gurbir Grewal of Glen Rock, mandated a curriculum of resiliency training for all police officers in the state. Each county prosecutor’s office was responsible for the

resiliency training in its respective counties. The state-wide curriculum included units from substance abuse and family life to meditation and mindfulness. Here in Bergen County, there was initial training for chaplains and department chiefs and for what the attorney general called “resiliency officers” who are to serve in every department so that officers have someone to go to other than their chief to talk about issues. The resiliency officers were supposed to conduct the training in each department, but the prosecutor’s office decided to centralize the training so that a core group of teachers would reach every officer. In what was a significantly ambitious undertaking, we worked with groups of 50 to 100 officers every week for what amounted to a full day at the police academy in Mahwah. For the better part of a year, I was at the police academy almost every Thursday morning for an hour, as I was a preferred instructor for the unit on spiritual resiliency. Last month, after working through the current class of officer candidates, we reached every police officer in the county.

While I had an outline of my talk from Trenton, it was not an easy task. “Spirituality” is not an easy subject to explain in any context, but all the more so in a government context when I can’t “establish” a specific religious approach. And not to mention having to teach to a room of a hundred folks I have never met before and knowing that I am the only one in the room unarmed! The rat-tat-tat of the outdoor firing range would wake me up as I walked from my car to the lecture hall. Then, going through the prepared curriculum PowerPoint slides, I relied on my understanding of the anthropology of religion, trying to lay out the commonalities of all faith traditions in helping us carve some order out of chaos. That works for professional law and order people. I talked about symbols, but instead of religious symbols, I spoke about the symbol of the flag, and of the seals on the badges we all wore in that hall. My point was how symbols and

rituals help us make order out of the chaos we encounter, how they strengthen us in the face of disorder.

I talked to them about how we need to count our blessings, beginning at the start of each day with gratitude for another day of life. I told them the story, a true story, about a member of this congregation whom I counselled some years ago as he sat at home in hospice care at the end of his life. “What do I do with this, Rabbi?” he asked me, “Knowing that I have only a week or so left?” He could no longer leave his house, it was too late to knock off items from the bucket list. “Tell me about the blessings you enjoyed in life,” I asked him. And then, instead of dwelling on the short horizon of his future, he looked back on a lifetime of memories, and his expression lighted.

We all need to count our blessings, but we can also look back on how we brought blessings to others. I suggested to my police officer audience that we think about the sum of our good works as a spiritual pension fund. “You and I will unlikely become wealthy from the professions we chose,” I told them. “But we take comfort in slowly building up our pensions, knowing that when we are no longer earning, we can at least hope to live off of the returns of the funds we have set aside for that future time.” I suggested to my officers that they consider the concept of what I like to call a “spiritual pension.” Every time we help another person, every time we make a difference, each action that carves order out of the surrounding chaos, we make a deposit in our spiritual pensions. I explained to them that they have the extraordinary potential to perform acts of lovingkindness in helping bring some order to people’s lives in time of need. Breaches in civil order, catastrophic events of nature, and other emergencies, find people in positions of great vulnerability and fear. Bringing calm and assurance, a steady hand, a firm path out of danger, is

an opportunity not only to help a victim but also to bring meaning into the life of the one offering the help. When we help other people, I told my classes, we make deposits into our spiritual pensions that we can draw on later in our lives, when we recall those moments and appreciate the blessing of being able to help others. And when we make those withdrawals, when we reflect on the good things we have done, we don't deplete our savings. Those remembrances of deeds of lovingkindness will continue to nourish us without ever depleting their principal. We can all enjoy the wealth of a spiritual pension, a wealth that is never consumed, a source of comfort throughout our lives of the meaningful acts that we performed, of the meaning and purposefulness that has marked our lives.

In the Rosh Hashanah Musaf at the beginning of the Zikhronot section devoted to God's memory of us, we address God, saying: *Atah zokher ma'aseh olam ufoked kol yetzurei kedem.* "You remember the deeds of the world and You are mindful of Your creatures since the beginning of time" is the translation in our mahzor. I would translate the sentence as: "You remember the works of the world and recall the products of the past." We imagine God as the ultimate accountant and auditor. But the context of this sentence in the Rosh Hashanah liturgy is to recall our actions for good, that our merits may help secure a favorable judgment, an extension of credit for another year. We understand God to be all-remembering, and we believe that by asserting that our deeds of merit will not get lost under a sea of chaos and disorder, the falling shorts, the missed opportunities, the unreconciled relationships, the disappointments, the regrets, the misdeeds. We know God remembers those. We assert that God also remembers the good things we have done.

But we also recognize that the way we imagine God is a reflection of how we understand ourselves. It is easy for us to remember where we fell short, easy to recall disappointments. Recalling what we did right, remembering how we helped someone else even if it meant little to us at the time, is harder to do. That's the practice of spiritual resiliency that I have tried to teach at the police academy. When we feel the weight of our disappointments and frustrations weighing us down, we need to open the accounts of our good deeds and be reminded of the blessings we have brought into the world.

When we learn how to do that, if we can reflect our imagining of God's mercy and compassion back onto ourselves, then we can reap the rewards of our spiritual pensions whenever we wish. We do not need to depend on the Talmudic deferred benefit scheme of the World-to-Come. We can draw on our pensions now. The principal is safe, and there is no early withdrawal penalty.

We will assemble in this room again next week as we beat our chests with the *Al Hets*, recounting our transgressions. But what we do on Rosh Hashanah, celebrating the arrival of a new year with those we love, is just as important. Maybe more so. As I sat with that man in home hospice years ago, and he started to talk about the good he did in his life, his accomplishments at work, the life he and his wife provided for their children, the pride in his grandchildren, the smile grew on his face as if he were at that moment tasting a slice of apple dipped in honey.