

UPS AND DOWNS IN TODAY'S MARKET

by Rabbi Aron Tendler

This week's Parsha coincides with the end of the month of Adar and the beginning of the month of Nissan. The opening topic of Tazria deals with childbirth and its immediate responsibilities for both the mother and the father. For the mother it pertains to her status of Tumah (restricted status) and Taharah (unrestricted status) as it relates to the baby's gender. For the father it pertains to the Mitzvah of Bris Milah (circumcision) if the baby is a boy. I believe that there is a singularly important message that can be gleaned from the confluence of the Parsha with the juncture of these two extraordinary months.

Every month of the year has a unique character and focus. Av is the month of tragedy, sadness, and punishment. Ellul is the month of repentance in preparation for judgment. Tishrei is the month of judgment, forgiveness, and the renewal of our relationship with G-d. Adar is the month of joy and contentment (Simcha), and Nissan is the month of redemption, nationality, and freedom (Geulah).

When focusing on the months of Adar and Nissan it is important to note that the Torah counts Nissan as the first month of the calendar and Adar as the last. Nissan is called "Chodesh Harishon - the First Month," and Adar is "Chodesh Hashneim Asaar - the Twelfth Month." This means that from the Torah's point of view, the year begins with Geulah - redemption and concludes with Simcha - joy and contentment.

In Tehilim (Psalm) 100 we find the famous verse, "Serve G-d with joy and contentment." This statement is far more than the expectation for moments of joy and contentment. Dovid Hamelech (King David) was expressing what should be the norm of our relationship with G-d and with ourselves. That norm is captured in the Todah - thanksgiving offering. As Rav Hirsch explained, "It (the Shelamim - Todah offering) symbolizes a quest for the nearness of G-d based on the fact that the person who makes the offering feels completely at peace, that he does not feel that he lacks for anything." That is why Psalm 100 was incorporated into our daily morning prayers except on those days when the Korban Todah was not offered in the Bais Hamikdash (Temple). It was Chazal's (the Rabbis) expectation that each of us would prepare for our encounter with G-d (Amidah - Shemoneh Esrei) by praising G-d for the opportunities of life, regardless of life's seeming difficulties and inconsistencies (not just the market). By expressing the contentment and joy contained in the Psalm that begins with the words, "A song of thanksgiving..." our mindset and focus would be proper for addressing G-d.

Given the importance of contentment in our personal lives and in our relationship with G-d, why is

Adar, the last month of the Torah's year, the month for Simcha? I would think that Simcha should be the underlying theme of every month, even the month of Av - the month of tragedy and sadness.

Allow me to explain.

In addition to death and taxes, life is guaranteed to have ups and downs. We hope and pray that there will be more ups than downs, but even the ups are often the result of a process of many other ups and downs. In fact, it could be argued that success can only be appreciated when contrasted with failure and the ups of life are only realized and appreciated in contrast with life's downs. Therefore, when Dovid Hamelech sang forth G-d's expectation that the norms of our service be "with joy and contentment" it had to include the downs of life, not just the ups.

The integration of life in all its components is the ideal expressed by the Korban Todah. A Rav Hirsch said, "...When used with reference to a human being it denotes a state in which the person does not feel a gap in any aspect of his life; he feels that he lacks for nothing... It is that state of affairs in which no component of a person or thing detracts from any of the others but... there is an organic agreement and interaction among all the parts of the whole..."

The organic agreement and interaction that Rav Hirsch referred to is the joy and contentment expressed in Psalm 100 and the Todah offering. Of course there is tragedy, pain, regret, and sadness in life. The deaths of Nadav and Avihu in last week's Parsha are the source for the laws of Shiva and mourning. Obviously, the Torah expected us to feel, to cry, and to mourn; however, the Torah also expected us to be joyous and content. How do we do both? More so, how do we teach this ideal to our children?

Joy and contentment cannot only be our immediate and instinctive response to success and pleasure. Simcha cannot only be an emotion that we feel in our hearts. Simcha must be a state of mind and heart that becomes our state of being. Simcha involves the understanding of G-d's place in all that happens. It is predicated upon a deep sense of trust (Emunah) and dedication to G-d's wishes. It assumes that all that happens in the world is ultimately for our benefit. (See Rav Hirsch's explanation - Ber. 1:31) It recognizes our limited, time-bound mortality and G-d's timeless immortality. It acknowledges G-d's absolute control over all events, from the beginning of creation until the end of time.

Within the framework of Emunah a person is able to feel vulnerable. It is possible for the ill to find hope, for the destitute to feel justice, and for the rich and healthy to be humble. Emunah imposes a divine perspective on our mortal vision.

Today's stock market is the perfect example. Day traders and other gamblers can make a fortune, if they are lucky. For most, their joy and contentment is linked to that moment's success or failure. On the other hand, the long-term investors do not pay attention to the short-term gains and losses. That isn't to suggest that the short-term is emotionally ignored; however, the intellect imposes a more encompassing vision on the market's life cycle.

There are always going to be financial ups and downs. There will be moments of great elation and moments of deep concern; however, true success can only be realized after a period of time. The long-term investor is able to be vulnerable without being anxious. The immediate set back does not discourage hope and the immediate losses will most likely correct themselves. At the same time, the successful know that their gains are not up to them.

Adar is the month of Simcha. Adar is the last month of the year. However, Adar does not retain exclusive rights to Simcha. Just the opposite! Adar says to us, it's the end of the year; look back over the ups and downs, the successes and the failures. Now look at the bottom line. Adar addresses itself to the intellect, not just the mind. True, there were moments of great elation and moments of deep concern, however, what is the tally of all the ups and downs. Impose our divine perspective on the events of our lives. Trust G-d and find joy and contentment.

(Note: The meaning of not being able to differentiate between blessing Mordecai and cursing Haman.)

If we are successful during Adar in gaining a perspective of Simcha, we are ready to embrace Nissan and Geulah (redemption). What greater redemption is there than trusting G-d and finding contentment?

(Note: The purpose of the Seder and the underlying meaning behind Chametz and Matzo. Bedikas Chametz as it relates to Teshuva. The Exodus as our act of Chesed.)

The sequence of the months, their unique characters, and the lessons they teach us were intentional. However, they are lessons that we must work toward, every single year. More so, they are lessons we must teach our children.

(Note: The end of Birkat Hamazon, "Blessed is the man who trusts in Hashem and who makes Hashem the object of his trust.")

Parsha Tazria opens with a focus on childbirth and parenting. If the baby is a boy, the mother is Tameh for 7 days and Tahor for 33. On the eighth day the father must arrange for a Bris (circumcision). If the baby is a girl, the mother is Tameh for 14 days and Tahor for 66 days. The obvious question is, why is the father the only one obligated to arrange for the Bris and why does the Mother double her times if the baby is a girl?

Rav Hirsch explains that the Torah is addressing the role of the father and mother in raising their children. Common sense and experience dictate that parents must be role models for their children. Therefore, beyond the love and care that parents lavish upon their children regardless of gender, is the unique role modeling of a adult male toward a son, and an adult female toward a girl.

The Bris inculcates a baby boy into his national identity and responsibilities. It is an experience that the baby boy is forced into and an experience he will not remember; therefore, the focus must be on the father's obligation as a role model and teacher. That goal must be the focus of every father

toward every one of his sons. It means that the son will do what his father does. If the father wears Tzitzis, puts on Tefilin, learns Torah, treats his wife with respect and dignity, then his son will do the same. However, where do we find a similar ceremony for a mother toward her daughter?

Rav Hirsch explains that the basic equation of 7 non-clean days and 33 clean days is the process necessary for a woman to deal with her profound involvement in the birthing of life. The second series of 7 days and 33 days totaling 40 non-clean days and 66 clean days is to focus the mother on her obligation as the role model for her daughter. If she lights candles, attempts to understand and appreciate Jewish law, goes to the Mikvah, and treats her husband with dignity and respect her daughter will do the same. The daughter may never know and certainly cannot remember that the mother did so, however, the mother knows - it is for her own sake.

How do we teach Simcha (contentment)? How do we teach Emunah (belief & trust)? How do we teach our children to prepare for Geulah (redemption)? Far beyond words and far beyond their formal education will be the examples our children see in our levels of Simcha and Emunah. If we show our trust in G-d, if we approach life with joy and contentment, if we live our lives with passion and honesty, our children will do the same. Is there any greater gift we could offer our children? Is there any greater freedom?

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