

Rabbi Kulwin
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The year was 1990. I got married. I bought my house. And I met the Chase Manhattan Bank.

From college I went to rabbinical school and from there to a pulpit in Brazil; that was followed by years in graduate school and work for an international Jewish agency, and for the last twenty years, of course, serving you, in the pulpit of Temple B'nai Abraham.

As of 1990, my whole professional experience had been in the nonprofit sector. In fact, it was only that year that I stopped being a full time graduate student. Robin moved to the New York area when we married and she began work at Chase's investment bank. She was involved in something called Project Finance, and I am still fuzzy on just what that is. But suddenly I got to see the innards of a kind of institution I had never seen up close and it was quite fascinating.

One of the fascinating things I learned was that some of Robin's colleagues, the ones who made deals, made what I can only call staggering amounts of money. This was new to me.

Robin's boss was a guy named Bill, truly one of the great investment bankers of his generation. He invited us to join him and his wife for dinner. As a foursome we hit it off and had a fun evening. At some point I said to him, "Bill, that really something, that you lead all these people who are so smart, and so accomplished, and whose value to the bank is so great, that they deserve this kind of massive compensation. Wow!"

Bill looked at me. He started laughing. He said something like " maybe they're smart but, these guys, by and large, they're just in the right place at the right time." And then he added, " but they don't realize that. They think they are worth every penny."

Time went on. I lost some of my naiveté. I saw that Bill was right. Those were incredible years in investment banking. You almost had to try not to make money. The bankers in the group were surely smart and hardworking. But

whether they would admit it or not, they also had something else. They had luck.

Over the years I've told this story to friends in the world of finance. When they hear the part about being in the right place at the right time, they nod. When they hear the part about that not being realized, they nod again.

I am reminded of someone I know, a surgeon in a highly specialized field. His reputation is international, and deservedly so. He is justifiably proud of his career.

He occasionally refers to himself as a "self-made man." When I hear that, I bristle. I know his background. Yes, he studied hard and toiled for years and that is praiseworthy.

But he also grew up in an upper middle class home, where he never had to think about his next meal. He had a safe place to live, a warm bed to sleep in and plenty of clothes. His parents were kind, educated people who were avid readers, and nurtured healthy psychological, emotional and intellectual growth. Pay in for college and medical school were not concerns.

He created an amazing career. But when I hear the words "self-made man," I bristle. He was born with a head start on 90% of the rest of the world. He worked hard; but he was also lucky.

Luck is a funny thing. We want to be lucky. But we are reluctant to credit luck when it does shine upon us.

One man who wasn't reluctant was Lamar Gillett, who flew a solo P-35 fighter in World War II. The P-35 was not a great aircraft. By the time it came off the production line in 1938 it was already obsolete. But the need for planes was desperate.

Gillett was the only P-35 pilot to shoot down a Japanese Zero. Back on the ground, he said, "I was lucky that I ended up in back of the Zero instead of in front of him." Gillett flew only a few missions as he was captured early in the war. But it seems fair to assume he was a skilled pilot. Still, as he said, and this was not false modesty, if it had not been for the way that he and the Zero encountered one another, things could have been the other way around.

As befits a skilled pilot, Gillett had excellent vision. He did not demean his own abilities. He just knew he was lucky.

Gillett is admirable. But he is rare. Most of us have trouble admitting when that much of what we enjoy is the result of luck. But it's true.

We do not like to hear that successes we enjoy may be the result of luck. Nobody knows this better than Robert Frank, a Cornell University economist and author of the recent book, *Success and Luck*. Frank's thesis, as you may guess, is that luck plays a far larger role in good fortune than any of us realize...or want to realize.

I heard him interviewed this summer and was captivated. One anecdote in particular stayed with me. After his book was published Stuart Varney interviewed him on Fox Business New. Varney overflowed with indignation. He said, "I have achieved a great deal, and you are telling me it was all because of luck?" Varney pointed out that he had come to this country as an immigrant from the UK, and despite all the challenges of the immigrant, his accomplishments were manifold. He was outraged that Prof. Frank would consider any of this just luck.

In a lecture some time later, Frank lamented his own ability to come up with the right line at the right time. In the cab ride home from the studio he stewed over what he should have said. He said, "Varney crowed about coming here with nothing. To the best of my knowledge he arrived with no debts and with a degree from the London School of Economics, perhaps the most prestigious business school in the world. That's not coming with nothing."

Varney also referred to the "handicap" of having a British accent. As Frank noted in the lecture, we Americans love British accents. We are charmed by them. We always think that someone who has one is really, really smart. Not exactly a handicap.

But what got Prof. Frank most of all was Varney's emphasis that he came to this country and took risks. At this point in his lecture the screen behind Frank showed the dictionary's definition of risk: "the possibility that something bad or unpleasant will happen." As Frank said, "he took risks, and he succeeded. By that definition, he was lucky!"

It wasn't only luck. Mr. Varney surely possesses intelligence, drive, cleverness and tenacity. But luck helped.

New Jersey has 700 school districts. At one time or another, we have all looked at one of those lists that rank the school districts to see how are town stacks up. I looked at several such lists and I am proud to tell you that of the three school districts that surround us, two are in the top handful of that 700 and the third is not far behind.

What does that mean? It must mean that these districts have outstanding teachers, small class size, exceptional physical facilities, excellent student support systems, governance that is wise and experienced and imaginative. No wonder parents strive to move to a town with such a school district; because that will make the difference in their child's academic career.

That is what logic says. But it's false logic.

What single factor is the best predictor of academic success? Teacher quality? Class size? Curriculum? None of the above. The single best predictor of academic success is household income. More than the schools themselves, more than race, or geography, or national origin...the best way to predict how much a child will succeed in school is how much his or her parents make.

Why? The research shows a correlation, but the causes are not hard to imagine. The higher the household income the more likely the child is to be raised in a secure, stable home, without financial stress, with no concerns about nutrition, with educated, accomplished parents who have the means and the motivation and the resources to raise educated, accomplished children.

Such a background is of course no guarantee of success, and we are all familiar with children from the most modest of backgrounds who grow into adults who achieve great things. But the best predictor of a child's future success in school, is how lucky they are in choosing their parents.

In 2004, we began what has become a Temple B'nai Abraham tradition, the Midnight Run.

Prior to Thanksgiving, teenagers in our congregation spent weeks raising money to purchase food and other life, and collect gently used clothing. Today we do this on the Sunday afternoon of Thanksgiving weekend, but for many years it took place that Saturday night. Seventy-five or so adolescents would gather at the Temple to sort and pack all that had been collected. We loaded it all into a 26 foot Ryder truck, packed to the gills. By the way, driving the truck was, and remains, my job.

The first few years we headed into the city where, sometimes comically, finding homeless with whom to connect was not always easy. But for many years we headed to Newark, to the Apostles' House, a wonderful institution off McCarter Highway that houses, feeds and clothes many in need, especially young mothers and their children.

There would generally be one hundred people lined up when we arrived. We organized displays according to type and size, and our clients went shopping.

In the spirit of this day, a confession. We could probably accomplish as much good, maybe even more, if the kids just raised money, purchased ShopRite gift cards, then distributed them. Simple. Efficient. But the Midnight Run was about more than efficiency.

The kids spent the evening interacting with the guests, helping them choose what they needed, ensuring they found the right size, style or item. And, of course, this did not take place in silence. Our sons and daughters talked with "the other." They heard stories. They observed. What had in almost every case no doubt been an abstraction was now transformed into the real people in front of them.

Late at night, when we were through, we headed a few miles away to Clinton Avenue, to the glorious Greek Revival former home of Temple B'nai Abraham.

Many of us know this space. If you do not, imagine a vast, broad area, dingy though still magnificent. Seating in the thousands, we are one hundred up near the front, dark outside, inside lights glowing.

We make Havdalah. A few kids talk about what the experience; a common observation is that the people were not what they expected. In certain ways, not so different from themselves.

Then it's my turn. I hone in on one point. Some of those you aided tonight were teenagers as well. Your age. Just like you. Except, of course, not like you. I ask, do you know what the difference between them and you is? I answer my own question. Luck. You happened to be born to a loving, stable, intact family in a nice place to live. They were born into a fraught, unstable, world of poverty and even fear. You live in the comfortable suburbs. They live in urban blight about as bad as it gets.

I say, you, my friends, won the lottery.

The bankers, the surgeon, they didn't get it, but at this moment, these teens sitting there got it. They had just looked into the face of what might have been. What might have been them. They knew they were lucky.

Jewish tradition even reflects the significance of luck. We are all familiar with the phrase, Mazel Tov." Congratulations, right? But that's not actually the translation. Tov, of course, means "good," "Mazel" is luck. When we congratulate someone, we actually celebrate the good luck they enjoyed.

There is an element of humility in all of this. While we should not be afraid of enjoying the fruits of our labors, and being proud of what we do, it can too easily find its way into arrogance. In making this point with b'nei mitzvah students, I often ask them to imagine two kids, soccer players, both really good, both serious at practice, who got to their success the same way.

Player number one says, "I am really good. I work my butt off and it shows, all my efforts paid off."

Player number two says, "I am really lucky. All of this comes easily to me and it's wonderful. I'm really grateful I have this gift."

Then I ask the student, which one of these would you rather hang out with? Needless to say, they all choose number two.

But there is another element of all this that is even more important.

Do you feel lucky? Pretty much every person in this room is lucky. You may not believe it. But you are. Consider this: A joint study of the Biden Institute

at Penn and the George W Bush institute at SMU reports that 35% of the people in the world live in countries that are not free. Another 22% live in countries that are partially free.

In over 25 countries less than half of all adults can read and write. Nearly half the people in the world live on less than \$2.50 a day. Eight hundred million people go to bed hungry every night.

Maybe now you feel a little luckier?

There are people in this room whose lives have been filled with everything but luck. But the majority, the large majority, of us, the preponderance, are among the luckiest people in the world. We work hard. We live responsibly. We give it our all. But we are in denial if we do not admit that in so many ways, good fortune has shined upon us.

We're lucky. But what does that mean?

The Torah teaches. If you see an ox wandering, lost, and you do not attempt to return it to its owner, it is as if you yourself stole the ox.

If your plate overflows, and someone else's is empty, and you do not attempt to share, it is as if you yourself withhold food.

A few years ago we hosted a screening of the documentary about Dr. Joachim Prinz. It led into a discussion of what are the great moral issues today, as civil rights was in Prinz' day. I asked, "what causes you moral outrage?" Senator Booker was with us that day and I asked him for his thoughts. He pointed at Carlos Lejnieks, the head of Big Brothers Big Sisters, who had spoken earlier. The Senator said. "I am outraged that more people don't do what Carlos wants them to. A few hours a month makes an enormous difference in the life of a child. It's not hype. It's true. So many people in this room could easily do that. That they don't, is a moral outrage."

Senator Booker has a flare for the dramatic. But he is not wrong.

If we are among the lucky, then we have a moral obligation to reach out to the unlucky. Not out of pity. But out of responsibility. Out of fairness. If God blessed us, not sharing those blessings borders on the sinful. Like the man the

Torah calls a thief had he simply watched the ox go by and not do something. If we do not share, we are complicit in the suffering of others.

This is the day. A reckoning for our souls. And let us reckon this. Am I lucky? If so, do I share that luck? Do I give the tzedakah I should? Do I give the time I should? Do I share myself the way I should.

Am I who the Torah says I should be...am I watching the ox go by? Or do I run to seek its owner.

I will occupy this pulpit for many months to come. However, I will not have another opportunity to speak with so many of us here together. So allow my some personal reflections on luck.

One of the luckiest days of my life occurred in the fall of 1998. A man named Jonah Kleinstein called. He was a member of a synagogue, Temple B'nai Abraham, in Livingston, and he was a member of the committee charged with finding a new rabbi. A friend of a friend of a friend had given him my name. Might I be interested?

Luck. What if I had not been home...would he have left a message? And if not...would he have called back?

I never met Jonah. He was quite ill then, and died not long after. So I never got a chance to tell him that his phone call was one of the luckiest things that had ever happened to me.

He could not know this, but 1998 was not a very good year for me. My wife and children were healthy, Robin pursuing her career at the bank, the kids, doing well. But I was having a terrible year.

My professional world was...changing. The broad organizational structure was going through changes that were supposed to be good for "the cause," but not good for me personally. Indeed, as I knew would happen, these changes did not have the desired result, only made things worse, and to my personal misfortune was added a bitterness that it was all pointless.

I am not the only one to have been here. I needed a new job. I loved what I had been doing and despaired of finding something that would be so

gratifying and meaningful. We loved where we lived and did not want to move. It was a dark time.

Then came that lucky phone call. I had never heard of Temple B'nai Abraham, though I lived just 20 minutes away, but, sure, I'm interested, sure, I'll send you a resume.

Sandy Greenberg, chair of the Search Committee and my first president, called a few days later. Want to get together with some of us she asked? Sure, I said.

I don't remember how many people were in her living room when we met. Maybe ten or fifteen, though it seemed like ten times that many.

And inside of about ten minutes, I knew. I like these people. It turned out the feeling was mutual. By the end of that evening the members of the committee knew they had found their new rabbi; I knew that I had come home.

I was the lost ox. You ran to help me.

Throughout these twenty years, my luck has only continued. Kindnesses to me, kindnesses to my family, have abounded. You have shown me generosity and respect. On the rare occasions when I have been a little thick, you have been patient with me. When I needed support, you were there.

The luck with which I have been blessed is beyond measure. I hope that my actions have conveyed the gratitude that I feel.

Thank you. Bless you. My good luck shine upon us. And when it does, may we never forget to share it with those who are not as lucky as we are.