

Teshuva, Tefillah, Tzedaka...and Thanksgiving?



By Jonathan Caplan

We are all quite familiar with the three T's that are mentioned in the "U'nesaneh Tokef" as a prescription for counteracting evil decrees for the new year: teshuva, tefillah, tzedaka. As we transition to the Sukkot holiday, it may be appropriate to add another T to our prescription: thanksgiving. And by thanksgiving, I do not mean turkey, black Friday sales and football. I am speaking of the need for Jews to internalize the notion that Sukkot is a holiday for reflection on the abundance of wealth and berachot that Hashem bestows upon us and for which it is our duty to give thanks.

My occupation for the past 25 years has been one of helping people invest for their futures. A financial advisor has the unique, yet formidable responsibility of helping clients manage their short-term and long-term financial well-being. As I am about to celebrate 25 years in this business, I am motivated to publicly give thanks to those people who have helped me in reaching this auspicious milestone.

A Special Shout Out to A Special Group of People

When giving a drasha on a Shabbat bar mitzvah, some rabbis address the bar mitzvah boy directly, while inviting other congregants to listen in. In a similar vein, I will be addressing my esteemed clients, many of whom have been working with me for many of the past 25 years. But all readers are certainly welcome to listen to my message to those individuals who have helped me achieve this milestone.

The Sound of Silence

On the second day of Rosh Hashanah, the Rabbi of Congregation Ahavas Achim in Highland Park, Rabbi Steven Miodownik, spoke about the nature of sound. Our lives are peppered with a multitude of sounds throughout each day. Some are cacophonous like the sound of a construction site. Some are melodious and sweet like the sound of a musical masterpiece. And then there also is the lack of sound, or silence, that gives us a sense of peace, and that helps facilitate our ability to focus on deep thoughts.

Rabbi Miodownik contrasted the primordial sound of the shofar blasts along with the dramatic silence between each of

the blasts. Each of the sounds has tremendous value in terms of one's ability to connect with Hashem on this most holy day. This message resonated beautifully with me as I was about to step up to the bimah to blow shofar. Before I began the shofar service, I whispered to the rabbi that I would need about 30 seconds to get my thoughts together before making the berachot on the shofar. Rabbi Miodownik smiled and whispered back to me: "That fits in so well with my sermon!"

The Halacha demands that both the baal tokea, as well as the listener, have the proper kavana, or intent, in order to fulfill the primary mitzvah of the day of hearing the sounds of the shofar. Thus, I decided this year to jot down some notes before Yom Tov that could help me mentally prepare myself. These notes include some fundamental reminders: I reminded myself of the need to have the entire congregation in my mind as I blow the shofar. Furthermore, I wrote that I need to be aware of the honor of being the baal tokea accompanied by the awesome responsibility. I reminded myself that I am just an ephemeral messenger of the congregation, and reflected on my immediate predecessor, Rabbi Dr. Ephraim Frankel z"l.

Included in my one-pager was a long list of people who needed a refuah, my teachers who helped teach and raise me, and a host of other people who are in need of berachot and special prayers this year. Finally ("acharon acharon chaviv"), I included my clients at the very end of the list. But should one be mixing business with the lofty themes of the high holy days?

A Brief Look Back

After a successful, though tumultuous, 14-year career on Wall Street, I embarked on a business venture as a financial advisor. My Wall Street career led me in directions that were not conducive to a healthy family life nor fervent religious observance. At a crossroads in my career, I decided that I wanted to "have my cake and eat it too." But I was in need of sponsorship. And my dream only came true due to the trust and sponsorship of a number of friends and family members. And thus, a business was born.

The Greatest Job on Earth

On a number of occasions, I have described my occupation as "the greatest job in the world." In the morning, when I turn on the lights in the office, I am excited about the potential opportunities that each day brings, which can make a meaningful difference in people's lives. I am fortunate to have the opportunity to meet and serve clients, about whom I care deeply. Many of you depend on me to help live a comfortable life, both during your careers and well into retirement.

Similar to the responsibilities of a baal tokea in shul, the responsibility to consistently make the most ideal choices for you each day is quite formidable. But it is a responsibility that I take seriously and that provides me with great satisfaction. The overwhelming majority of you are people with whom I greatly enjoy working. And that has come about through years of building a relationship, learning about your specific needs and helping you understand how we, as a team, can achieve favorable outcomes.

A Final Thank You

In a few short weeks, the firm will be celebrating its 25th anniversary of this unusually rewarding venture. While I can take pride in the business that I have been able to build, I am truly humbled by you, my clients, and indebted to you for your role in our success. Working with me, investing your trust in me has been critical in making this the greatest job in the world. Happy 25th anniversary to all of you and may we continue to grow together from strength to strength, along with good health and happiness for the next quarter century!

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