

HOUSING SABBATH AND BO

Rabbi Suzanne Singer

Rabbi Laurence Kushner tells a beautiful story. Years ago, at his synagogue he met with a group of preschoolers in the sanctuary. He asked the children to think about what they would see when he opened the ark. The kids had a heated debate about what was inside the ark. One child, who apparently had watched too many game shows on television, claimed that there was a “brand new car” behind the curtain. Another child argued that there must be a Jewish book inside the ark. Still another, young existentialist said that the ark was empty. But the most interesting answer came from the child who said that there would be a large mirror. As Rabbi Kushner tells it, this last answer was probably the closest to the truth. We know that a text is holy when we can find ourselves in the narrative. The Torah can help us take a closer look at our own lives in order to find our own story and it is through the sharing of our stories that we build communities of obligation and responsibility.

This week’s Torah portion, Bo, launches the 10 plagues in Egypt that finally force Pharaoh to “let our people go.” You are, of course, familiar with these plagues from your Passover seders: blood, lice, frogs, darkness and the like...Lest you think this story is a quaint tale of a time long ago, I think that it holds a mirror to our own society because today, we have plagues of our own:

- 1) A crisis in health care with over 47 million people in this country uninsured. As more and more people lose their jobs, an increasing number are losing their health insurance as well
- 2) The pollution of our land.
- 3) Global warming
- 4) Genocide in Darfur and Congo
- 5) Terrorism threatening not only this country but most countries around the globe
- 6) Israel’s security threatened
- 7) Greed that has led to the mortgage crisis
- 8) A global recession and an economy teetering on the brink
- 9) Hunger and malnutrition
- 10) And a housing crisis.

Tonight, we celebrate and welcome our new members who have found a Jewish home at Temple Beth El. In conjunction with other faiths in the city of Riverside, we are also taking some time this Shabbat, to reflect on those whose residential homes are in jeopardy.

You have all read the news. Foreclosure filings — including default notices, auction sale notices and bank repossessions — were reported on over 2 million properties last year, an 81 percent increase over 2007 and a 225 percent increase over 2006.¹² The Riverside-San Bernardino metropolitan area ranked the third-highest in the nation in foreclosure activity during 2008. In Riverside County, over 61,000 properties slipped into some stage of foreclosure during 2008. That compares to almost 29,000 properties in 2007. In December alone, the number of Riverside County properties falling into foreclosure increased by more than 50 percent over December a year ago. Unfortunately, hundreds of thousands more homes are threatened in the years ahead.

We have watched the wrenching effect this housing disaster has had upon the spirit of our community. As our congregation and our community's families lose their homes, or worry about that possibility, they also lose their dreams. We know their pain, it is our own. What does our Torah portion have to teach us about responding to this plague? How does Pharaoh respond to the plagues that befall his country and his people? In the face of the first five plagues, we learn that Pharaoh hardened his heart, insensitive to the suffering of the Israelites, stubborn in his refusal to hear their cries of anguish. Then, in the face of the last five plagues, we learn that God hardens Pharaoh's heart.

This has disturbed many readers and rabbis. What does it mean that God has basically taken away Pharaoh's free will? Rabbi Simeon ben Lakish³ explains that God is merciful and just. While three chances for change are considered generous, God grants Pharaoh five. So, with regard to free will, even evil Pharaoh has it. However, when Pharaoh allows stubbornness to rule him, his heart is eventually sealed off from the will to change, locking him into a course that will bring about his doom. As the rabbis tell us, mitzvah goreret mitzvah, averah goreret averah -- one mitzvah leads to another, just as one transgression leads to

² RealtyTrac® (realtytrac.com), the leading online marketplace for foreclosure properties. 2008 U.S. Foreclosure Market Report™,

³ Exodus Rabbah, 13:3

another. The more we close off our hearts to the pain of others, the more incapable we are of hearing their cries. That is why the rabbis tell us that if we see a beggar on the street, we should give him or her something lest we end up not noticing beggars at all.

This is a cautionary tale. We must not harden our hearts to the distress our fellow congregants and citizens are experiencing during this terrible economic downturn. Last week the paper announced that unemployment in Riverside has reached 10 %. These are tough times. With unemployment come loss of health care coverage and the very real threat of losing one's home. If you are in danger of having your home foreclosed, I would like to make two suggestions: One, please come talk to me and two, please take a look at the Handout on Foreclosures for resources to help you. We also need to respond on a policy level to the modern housing crisis plague. We need to fight for affordable housing for low- and middle income people. We need to demand accountability on the part of banks who have been receiving billions of dollars from the federal government. We need to lobby these banks, as well as our representatives in government, to renegotiate loans. Please also take a look at the Handout with contact information for some of our civic leaders. Perhaps most importantly, we need to help one another, providing each other with moral support and understanding.

Two weeks ago, we inaugurated our first African American president. The country rallied – Blacks and whites, Christians and Jews, Republicans and Democrats. A new era of hope was born. Hope that we CAN come together as a nation to fix our problems. No question about it, the task is overwhelming. But we cannot give up hope. As President Obama said in his inaugural address: “Now there are some who question the scale of our ambitions, who suggest that our system cannot tolerate many big plans. Their memories are short, for they have forgotten what this country has already done; what free men and women can achieve when imagination is joined to common purpose, and necessity to courage.”

Or, to quote another president, as Obama did, George Washington who was speaking about another seminal moment in our history, the American Revolution: “Let it be told to the future world that in the depth of winter, when nothing but hope and virtue could survive, that the city and the country, alarmed at one common danger, came forth to meet it.”

The great Chassidic Rebbe, Nachman of Bratslav, was once asked: "What is the antidote for the person who feels so heavy, so depressed, that no words of encouragement or advice have any effect?" In response, the rebbe told the following story:

There was once a poor man who earned a living digging clay and selling it. Once, while digging clay, he discovered a precious stone which was obviously worth a great deal. He took it to an expert to tell him its value. The expert answered, "Go to London, the capital, and there you will be able to sell it." The man was so poor that he could not afford to make the journey. He sold everything he had, and finally he had enough to take him as far as the sea. He then went to board a ship, but he did not have any money.

He went to the ship's captain and showed him the jewel. The captain immediately welcomed him aboard the ship with great honor. He gave the poor man a special first class cabin, elaborate meals, and treated him like a wealthy person. Then one day, he sat down to eat, with the diamond lying in front of him on the table where he could enjoy it. He dozed off. The mess boy came and cleared the table, shaking the tablecloth with its crumbs and the diamond into the sea. When he woke up and realized what had happened, he almost went mad with grief. Besides, the captain was a ruthless man who would not hesitate to kill him for his fare. Having no other choice, he continued to act happy, as if nothing had happened. The captain was not aware that anything was wrong. One day, the captain said to him, "I want to buy a large quantity of wheat and I will be able to sell it in London for a huge profit. But I am afraid that I will be accused of stealing from the king's treasury. Therefore, I will arrange for the wheat to be bought in your name. I will pay you well for your trouble." The poor man agreed.

But as soon as they arrived in London the captain died. The entire shipload of wheat was in the poor man's name and it was worth many times as much as the diamond. Rabbi Nachman concluded, "The diamond did not belong to the poor man, and the proof is that he did not keep it. The wheat, however, did belong to him, and the proof is that he kept it. But he got what he deserved only because he remained happy. *

This is not to say we should have a Polyanna attitude about our situation.

But it does mean that with faith and optimism, and community, we can weather this storm. Remembering always the deliverance of people of faith from crisis, let us renew ourselves and our congregations for work with local, state and national agencies to bind up the broken and lay straight the way forward.

Ken yehi razon.

Action Items for Housing Sabbath
Write to your local public officials!

Chief of Investigators Vern Horst
County of Riverside District Attorney's
Office
2300 Market Street
Riverside, CA 92501

District Attorney Rod Pacheco
County of Riverside District Attorney's
Office
2300 Market Street
Riverside, CA 92501

Background:

In Riverside County, the number of homes receiving foreclosure related notices jumped from 29,826 in 2007 to 61,838 in 2008. Local experts predict the numbers will continue to climb dramatically in 2009.

Write to Mr. Horst and DA Pacheco to

- increase the resources of the real estate fraud unit
- work with other county agencies and municipalities to increase public awareness regarding foreclosure fraud
 - o especially low income and English as a second language home owners.

Supervisor Bob Buster
County of Riverside
4080 Lemon Street
Riverside, CA 92502-1527

Senator Bob Dutton
3560 University Ave., Suite B
Riverside, CA 92501
Vice Chairman of Budget and Fiscal Review
Committee
Member of Revenues and the Economy
Subcommittee

Billions of dollars will be sent to California if the \$825 billion economic recovery package is passed next week. Write to your county supervisor and local state representatives that:

1. A Percentage of funds go to Job Training for Low to Moderate Income People

For the funding coming to states and/or counties or municipalities for infrastructure projects for roads, bridges, public transit, school buildings, energy retrofit/green jobs, medical records IT-- --that 2% of these funds go into vocational training for people to get these kind of jobs. The training would be especially targeted to low to moderate income adults earning less than 50% of median income and also to 18-24 year old unemployed youth.

2. A Percentage of Actual Jobs go to Low to Moderate Income People

Tie infrastructure and green jobs funding coming into California, Riverside county or municipalities to hiring requirements for low-income people. Require that 20% percentage of the work hours on these infrastructure and green jobs projects have to be done by low to moderate income adults earning less than 50% of median income and 18-24 year old unemployed youth so they actually get some of this work. Special efforts shall be made to insure that women and minorities from those in these target income and age groups get a share of these jobs as well.

Trusted Agencies That Can Help

Fair Housing Council of Riverside County
3933 Mission Inn Avenue
Riverside, CA 92501
(951) 682-6581
www.fairhousing.net
Limited Spanish assistance.

Springboard, Inc.
(Offices throughout Riverside County)
1 (877) 947-3752
www.credit.org

Tips on Spotting Foreclosure Scams

The Federal Trade Commission & the Department of Housing & Urban Development say that if you're looking for foreclosure prevention help, avoid any business that:

- guarantees to stop the foreclosure process – no matter what your circumstances
- instructs you not to contact your lender, lawyer, or credit or housing counselor
- **collects a fee before providing you with any services**
- accepts payment only by cashier's check or wire transfer
- encourages you to lease your home so you can buy it back over time
- tells you to make your mortgage payments directly to it, rather than your lender
- tells you to transfer your property deed or title to it
- offers to buy your house for cash at a fixed price that is not set by the housing market at the time of sale
- offers to fill out paperwork for you
- pressures you to sign paperwork you haven't had a chance to read thoroughly or that you don't understand.

If you're having trouble paying your mortgage or you have gotten a foreclosure notice, do not wait. Contact your lender immediately.

Report Fraud

If you think you've been a victim of foreclosure fraud, you can contact:

Federal Trade Commission

Your state Attorney General

Your local Better Business Bureau

Contact ICUC for more information:

Elizabeth Ayala

Community Organizer

Inland Congregations United for Change

4063 Mission Inn Avenue

Riverside, CA 92501

Cell: 951.347.0521

Email: elizabeth@icucpico.org