How to miss the greatest opportunity of the year?

Yom Kippur is the most important day of the Jewish year. The day we confess our mistakes and misdeeds to God, resolving to improve our actions during the following year. Hoping that HaShem will accept our apologies, inscribe us and seal us in the book of life. Now, as important as Yom Kippur is, if we fail to do our homework previous to Yom Kippur, the most important day of the year might become the most significant wasted opportunity of the year.

BEFORE Yom Kippur begins, we must ask forgiveness from those whom we might have offended or caused any damage, emotional or material. During Yom Kippur, the transgressions between us and God (Shabbat, Kashrut, Tefilin, etc.) are effectively forgiven by confessing them and resolving to improve. But God does not forgive us for those offenses made toward another human being: bullying, cheating, lying, stealing, embarrassing, talking badly about someone (leshon hara'), etc. All these transgressions are NOT forgiven on Yom Kippur unless we first approach those we hurt and ask for their forgiveness.

If we are serious about this, we should sit with ourselves for a few minutes with pen, paper, and a humble heart. We should review in our memories the times we might have caused pain and damage to other people: friends, colleagues or family members, parents, spouse, etc.

Then, we should think about what would be the most effective way of appeasing each particular individual. By phone or in person? By a long email or by a text? Should we describe in detail what we have done wrong, or should we ask for forgiveness in a more general way? Since every person is different and every case is unique, there is not one formula to appease every individual. We must use our common sense and find a way for our apology to be sincere, credible, and effective.

Asking for forgiveness is probably one of the most challenging tasks we might need to do. Because we need to admit and say: “I WAS WRONG”. It takes a lot of humility and emotional strength to face the victim. I think it helps if one considers the humiliation as part of the Kappara (atonement) within the Teshuba process.

A second list we should write ASAP is a list of our debts, like money we owe in our business or to providers, to friends or family members, unpaid community donations, Tzedaqa that we promised to give, etc. We should prioritize those debts that have expired or are about to expire. This is the right time to do it—today or (literally) during the next couple of days.