**BIRTHDAY SPEECH**

**FOR**

**JAY KARMAZIN**

**REVISED**

Hello everyone.... what can I say about a man who has everything.... means so much to so many people, and has lived an exemplary life, filled with intelligence, loyalty, love, and care for so many people??? Well, I can say a lot... but today we’re here to celebrate Howie Rein, so even though I am not the most adept at public speaking, I’ll try to think of **SOMETHING** nice... All jokes aside, I am Jay and it has been one of the great privileges of my life to call Howie Rein my friend... actually, he’s much more than that to me... for most of our lives, we’ve been more like brothers... we’ve been colleagues, classmates, co-conspirators, explorers, and the two main kingpins in the “Fraternity of Nerds.” If there was anyone that ever deserved a party, It’s Howie.... if there were ever anyone to **REALLY** earn this kind of **TRIPLE** celebration of life, family, and friends, it’s **DEFINITELY** Howie... for all he’s done for all of us... for all he **IS** to all of us... for all he means to all of us... Howie.... all I can say is, **YOU'RE THE MAN**!!!

True friendship is a rare and wonderful thing... iIt’s hard not to know the meaning of the word when someone like Howie is in your life. We were lucky enough to meet in Explorers when we were kids, and that seems to have set the tone for most of our lives... we’ve explored together... as kids.... as college students... as young adults, and now, half a lifetime later, we are still close... knock on wood... and thanks to Howie's kinetic lifestyle, we’ll be even closer. In Judaism, we’ve learned the expression, “**DAYENU**.” It means, “enough” in the best way possible. Let me give you an example... If we were here just celebrating Howie’s retirement from a legendary, remarkable career at Freed Maxick, his great work as a CPA, his impact as a Certified Fraud Examiner, and founder, President builder of ABI... enough... if we were here to celebrate Howie’s sixty-fifth birthday... that would have been enough too... if we were here to wish Howie and Marge congratulations and the very best wishes on their move to Westchester... **GUESS WHAT**??? **DAYENU**!!!!

To be here to celebrate **ALL** of those things... and more, just tells us that what “they” say is true.... you can tell the measure of a man by the blessings that are abundant in his life.... **KNOCK ON WOOD.**.. I’ve learned so much throughout our friendship... I’ve learned about honor, respect, integrity, common sense, the importance of giving... I’ve learned about being a “friend to all, be it plants or fish, or even a tiny mole...” wait a minute... looks like you took that Explorer pledge pretty seriously!!! All I can say is, Howie, I’d want to be **YOU** when I grow up, but really... who wants to grow up??? You remind me of the best parts of being a kid....

Neither time nor distance have weakened our bond, and that is one of great blessings in my life... Howie, I hope you agree!! I’ve had the great honor and privilege to travel on the “road of life” with you, from Explorers to the Kawartha Lakes in Ontario.... from Florida to Israel.... it’s never really been about the place or the distance... it’s really been about the journey of two lives, made richer by the connection....

And now.... **MAZEL**!!! You’re Medicare **OFFICIAL**!!! Let’s not forget the IRMA Adjustment and those Required Minimum Distributions in five and a half years!! It’s really so much more than that.... you’ve paid your dues in the “game of life” and now it’s time to dedicate your energies to **ENJOYING** all that has blossomed around you... with Marge...who, by the way, if it’s true that behind every great man is an even **GREATER** woman... Marge is **OFF. THE. CHARTS**... to your beautiful family, Jason and Angela, and their kids, \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_, \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_, and \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_, Andy, and Katy..... to your incredible mother, Gatelle, and your wonderful, caring brother, David.... You’re a great brother-in-law, terrific cousin and an all around stellar human being... to all of us... We’ve traveled from far and near... just to be with you.... **ALWAYS**... just to be with **you**.... you have made our lives immeasurably richer in more ways than I could ever count... I mean... **YOU'RE** the numbers guy.

It’s always fun to observe how you love life... you embrace the joy of living... whether it’s through your enthusiasm for tennis, that goes **WAY BACK**, earning you entry into the Bennett High School Sports Hall of Fame, playing cards with your buddies.. working out at boot camp or being an enthusiastic Buffalo Bills and Sabres cheerleader, coin collecting, smoking cigars, your passion for travel... your generosity... you are one helluva guy... especially when those interests are combined... I will never forget, thanks to your overwhelming spirit of giving, the fun we all had on our group trips to Las Vegas and Israel....

And your willingness to share your bounty is endless... as proven by the recognition and awards you’ve received... from the JCC of Buffalo and the Distinguished Alumni Award from SUNY Binghamton... and there are more...

Howie, throughout your life, you’ve been celebrated, recognized, awarded, and acknowledged. Every single achievement you’ve accomplished has been earned a thousand fold because of who you are and what you bring to every single person you meet. Your sense of humor, your proclivity for a good practical joke, your dedication to effective, “impactful” schemes and pranks, all add to your “charm.”

I believe the world would be a much better place if only we could clone you and have a few million more of you in this world, but the truth is, Howie Rein, you are **ONE** in a **MILLION**, and I thank G-d every day that I joined Explorers ... way back when.... I’m thrilled that you and Marge will be closer to all of us, and I cannot wait to see how your next adventures unfold...

I’d like to propose a toast...

To Howie Rein... Happy **EVERYTHING**.... **FOR EVER**!!! We love you!! Thank you all!!