MESSAGE FROM THE PACT TEAM

THE LAST TABOO: MONEY & MATERIALISM IN OUR COMMUNITY

This issue of the SAR PACT newsletter focuses on the importance of developing healthy attitudes towards wealth and the material pleasures in life. While developing such attitudes is often considered virtuous, we do not necessarily see it as central to our mission as mitzvah-observing Jews - this, for a variety of reasons. Yet, as we have continued our learning about tikkun hamiddot, the SAR HS school-wide theme, we continue to discover that a large number of mitzvot are directed precisely towards the cultivation of such dispositions, at least as understood by the Rambam.

In his Shemoneh Perakim, the Rambam teaches that, just as there is bodily health and illness, so too is there the health and illness of the soul or personality. One of the purposes of the mitzvot is to help cultivate virtue or the health of the soul, prominently included in such virtue is developing the proper approach to food, sex and wealth. In Chapter 5, Rambam writes: “So, his only design in eating, drinking, cohabiting, sleeping, waking, moving about, and resting should be the preservation of bodily health, while, in turn, the reason for the latter is that the soul and its agencies may be in sound and perfect condition, so that he may readily acquire wisdom, and gain moral and intellectual virtues, all to the end that man may reach the highest goal of his endeavors. Accordingly, man will not direct his attention merely to obtain bodily enjoyment, choosing of food and drink and the other things of life only the agreeable, but he will seek out the most useful, being indifferent whether it be agreeable or not.” Bodily health makes one available for learning and, thus, for acquiring wisdom. This, in turn, helps develop the virtues.

The Rambam tries hard to convey to his readers that one must develop a proper approach to the enjoyment of the “good things in life”. While there might not be a precise prohibition against excess, having too much of a good thing can be a sign of a lack of spiritual health - as can the absence of pleasure in one's life. In taking on this issue, the Rambam reads as though he is writing directly to us. Later in the same chapter he writes:

“He who follows this line of conduct (the Golden Mean) will not trouble himself with adorning his walls with golden ornaments, nor with decorating his garments with golden fringe, unless it be for the purpose of enlivening his soul, and thus restoring it to health, or of banishing sickness from it, so that it shall become clear and pure, and thus be in the proper condition to acquire wisdom. Therefore, our Rabbis of blessed memory say, (Shabbat 25b) ‘It is becoming that a sage should have a pleasant dwelling, a beautiful spouse, and domestic comfort; for one becomes weary, and one’s mind dulled by continued mental concentration upon difficult problems. Thus, just as the body becomes exhausted from hard labor, and then by rest and refreshment recovers, so is it necessary for the mind to have relaxation by gazing upon pictures and other beautiful objects, that its weariness may be dispelled...From this point of view, therefore, the use of pictures and embroideries for beautifying the house, the furniture, and the clothes is not to be considered immoral nor unnecessary.”

Rambam is pointing to the issue of the homes we build, the extensions we add and the way that we furnish our homes. He is quite explicit in teaching us how to strike the balance. We need to enjoy the pleasures of life in order to remain energized, passionate, vibrant. Excess, however, can be damaging and set us off course. By 1) diligently focusing on ‘the why’ - what is our ultimate goal - and 2) being vigilant about making thoughtful decisions, we can develop a healthy relationship to money and wealth, one that keeps us spiritually healthy and emotionally positive.

It is in that spirit that we share with you this issue of our PACT newsletter. We hope you find it informative and useful.

- Rabbi Tully Harcsztark, Principal
At SAR High School, we are fortunate to have several vacation weeks over the course of the school year and many more in the summer. Sukkot and Pesach are popular times to travel and December break and February break are two other weeks when many families vacation away from the New York tri-state area. Whether visiting warm, exotic locales domestically or abroad, or flying west to ski resorts, numerous SAR families take advantage of the time to unwind and recharge their batteries. If families have the financial means to support traveling to these destinations, they are, of course welcome to make such arrangements. The issue arises, however, when children of families without the resources to explore such travels feel marginalized. Some try to join their peers’ vacations, others may stew over staying at home, while many recognize that having a week to themselves to decompress is blissful. The desire to not only journey to a glamorous location but to post on social media about the break is alluring.

In considering whether or not to take a vacation, it is important for families to discuss finances with their kids in a healthy, productive fashion. Last year, forbes.com published an article entitled “Most Americans Are Taking Vacations They Can’t Afford.” (click here) Sadly, 74% of survey respondents claimed to be going into debt in order to finance a vacation. While parents need not divulge their entire bank information to their children, they can feel free to express that they are saving for more important priorities, such as an Israel gap year program, college tuition, or even graduate school. Vacations are intended to be opportunities for families to remove themselves from the stresses of daily lives; but taking a trip that outstrips the family’s financial means exacerbates the pressures upon returning home.

I think it is important for families to research break options for their children to take advantage of without sleeping away from home. We live in a region with unlimited forms of entertainment, many on the cheap. Examples include visiting the Bronx Zoo on Wednesdays (free), riding the Staten Island Ferry (about $5 on average), wandering the Brooklyn Botanic Garden (free on Tuesdays and all weekdays during the winter), purchasing Broadway theater tickets on the day of the show at TKTS (don’t count on Hamilton, though!), exploring Riverdale’s Wave Hill on a Tuesday morning (free from 9am-12pm), journeying by foot or bicycle across the George Washington Bridge, and much, much more. High school students should take the time prior to these days off to learn the public transportation system in order to experience such locales. Staying home for a week off from school is not a prison sentence for those families unable to go away--it is a blessing to discover all that our metropolitan region has to offer without intimidatingly high costs.

By: Cari Cohen, Assistant Director of College Counseling

Talking with your children about money may feel uncomfortable, but it’s important for parents to share their expectations right from the beginning. Ideally, begin talking to your students about money and college during junior year. Take the time to have an honest conversation about what you are willing to pay for. If finances are a strong consideration, as they often are, it’s a good idea to create a list of prospective colleges with a combination of schools -- some
YOU DON'T NEED TO BUY HAPPINESS: YOU CAN MAKE YOUR OWN FOR FREE

By: Dr. Russell Hoffman, School Psychologist

Most of us have heard the aphorism that money can’t buy happiness. Some hear a fundamental truism in this saying, interpreting it as a literal admonition not to conflate the pursuit of wealth with the pursuit of happiness. And yet, some of us have an intuitive sense that this is an oversimplification. Isn’t it true that sometimes, in certain situations, the judicious investment of monetary resources can, in fact, allow me to procure some of the things that help me to my happy place? Perhaps this venerable adage fails to capture the complex relationship between material wealth and happiness. The answer, it turns out, is yes… and no.

For the purposes of this discussion, let’s consider happiness as “subjective well-being.” Subjective well-being is a concept that entails a both a rational and an emotional appraisal of one’s circumstances. In other words, it comprises not only one’s mood and emotional state, but also one’s thinking about the quality, depth and context of that emotional response. Thus, someone who is high in subjective well-being is meaningfully and deeply happy (as opposed to the more transient and superficial happiness that comes from winning ten dollars from a scratch-off lottery game or finding a forgotten ten dollar bill in the pocket of freshly laundered jeans). As many suspect intuitively, one’s financial status does, in fact, correlate with one’s subjective well-being. But, this is true only up to a point. When money makes the difference between poverty and subsistence, the correlation is strong. When it means going from a state of vulnerability or insecurity to stability and safety, having more money does predict having a higher degree of subjective well-being. However, once an individual surpasses the threshold of having enough money or material goods to provide for life’s basic necessities, the correlation between money and subjective well-being tapers off.

One concept that helps to explain this plateau in the relationship between money and subjective well-being is something called “adaptation-level phenomenon.” This concept posits that we tend to make judgements about stimuli and situations based on our prior experiences with them, and that we adapt to experiential changes. This is why radically positive events, such as winning a million dollars or getting married, will typically precipitate a big spike in happiness that is followed by a return to one’s baseline level of happiness - because we adapt to the new norm.

Another factor that helps explain the relationship between money and subjective well-being is our emotional ignorance when it comes to happiness. For a sentient, self-aware species with the capacity to think abstractly and to anticipate future events, we tend to be quite incompetent at predicting what will make us happy. Given the choice between money and time, most people predict that having more money will increase their happiness more than having more free time, but the opposite is actually true. Counterintuitively, on a national level as per capita income increases, average subjective well-being holds steady. Even more counterintuitively, there is no significant difference in the long-term impact of radically positive or negative events on subjective well-being. One year after the event, there is little difference between the subjective well-being reported by (a) lottery winners and (b) people who have suffered a life-altering injury. Psychologist Dan Gilbert (author of Stumbling On Happiness) has conducted extensive, elegantly designed research to explore how we think about and experience happiness. Gilbert found that people tend to value the happiness that comes from positive life events - what he refers to as “found” happiness (and I would include “bought” happiness in this category) - more than the happiness that we create for ourselves, often in the wake of adversity or challenge. People tend to dismiss this “synthesized” happiness as a rationalization, an attempt to just make lemonade out of life’s lemons. However, Gilbert’s research shows that synthesized happiness is just as substantial and lasting (if not more so) as found/bought happiness. So perhaps we need a paradigm shift. Instead of worrying about whether or not money can buy happiness, perhaps we should simply realize that we can synthesize our own happiness for free.
By: Rabbi Akiva Block, Judaic Studies Teacher

"[If] you eat the fruits of your labor, you will be happy and you will prosper." - Tehillim 128

Jewish tradition’s relationship with materialism and accumulation of wealth has always been complicated. As earthly beings who contain an element of the divine essence (tzelem Elokim), the struggle to balance indulgence in material pleasures on the one hand and engagement in and surrender to purely spiritual pursuits on the other have been at the very fabric of human existence since the dawn of creation.

Providing a bit of guidance in navigating this difficult challenge, Ben Zoma teaches (Avot 4:1), "Who is wise? The one who is happy with their lot." In this much celebrated comment, Ben Zoma focuses on one’s attitude towards what they have accumulated. The truly wealthy is not the person who has amassed great wealth, but one who is happy with what they have. The accumulation of wealth is not per se frowned upon, so long as care is taken to remain humble, content and happy with one’s lot, whatever that may be.

Two chapters later however, Pirkei Avot strikes a different chord: "This is the way of Torah: Eat bread with salt, drink water by measure, sleep on the ground, live a life of hardship, and toil in Torah. (6:4)"

According to this beraita, a life of asceticism and shunning all physical pleasures appears to be the desired path for one
THE VALUES OF MONEY  

By: Dr. Rivka Schwartz, Associate Principal

Years ago, I was in the play area outside my apartment building on a Shabbat afternoon along with many other parents and kids. Some kids (my own among them) decided to climb up on the roofs of the Little Tikes plastic playhouses, and most of the parents (myself among them) did nothing to stop them. One child wanted to climb up, and her mother said no. When she protested that so many other kids were doing it, her mother responded “Different children have different Imas.”

I have quoted that line many times to my own children over my subsequent years of child rearing. The frank acknowledgment that different families function differently, that we can consciously make different choices than others around us (without disparaging theirs), and that we can expect our children to honor our family values and choices—that is a very important tool in our parenting toolkit.

When it comes to money and finances, if we do not provide our children with all of the luxuries that some of their friends have--four years of private college, Pesach here, winter break there—we often think of it as a predicament we find ourselves in, as beyond our control. We can’t afford it; we don’t have the money. But without denying the challenging realities of Modern Orthodox family finances, it’s true that these aren’t just things that happen to us; they’re also choices that we make. If I prioritize paying for my children’s education, or saving for a year in Israel, over a ski vacation, and I articulate it that way to my children, then we aren’t just victims of circumstance. Instead, we are making choices and modeling values for our children and families. And that gives us, and them, agency, control, and ultimately, pride.

We can practice saying to our kids, “In our family, we choose to...” “In our family, we’ve decided to...” As our kids get older, we can invite them into the conversation. What are the resources we have to expend, and what choices can we make about how to spend them? And what values are we living out as a family—in how we make our money, in how we spend our money—that we can be proud of?

This way of framing choices about allocating resources applies from the biggest, most expensive choices we make--college, vacations—to the small, day-to-day ones. If your kid’s friends have a very expensive Carlos and Gabby’s lunch habit, telling your child he has a fixed lunch budget every week that he can decide how to allocate lets him have control (and have lunch with his friends at least some of the time) without leaving you on the hook for a teenage boy’s bottomless stomach. It also communicates that an unlimited eat-out-lunch budget is not your family’s choice, or value. Decisions about what your daughter should do in the summer, and whether and how much she should contribute to it, relay the same message.

The financial demands of living in our community are considerable, and many parents feel additionally challenged by having to explain to their children why they aren’t doing or getting everything that their friends seem to be. But we can frame these as choices or decisions that we have made, rather than solely as circumstances that have been thrust upon us, and we can use them to express our family values to our children.
We asked a few SAR parents to share the messages about material wealth that they try to convey to their children and here is what they had to say:

**Parent 1**

We have strived to convey to our children a number of messages:

- *Tznit* is not just about how women dress, rather it includes all our lifestyle choices: men’s clothing, homes, cars, vacations...
- Always remember that some of your friends’ families cannot make the same choices – be modest and sensitive!
- Being blessed with substantial resources comes with responsibilities: to help individuals and families in need; to support and participate in communal institutions which establish a safety net. The level of giving must be commensurate with our overall lifestyle.
- Frivolous waste is never OK. Every wasted dollar could have gone to *tzedakah*.

Perhaps the hardest part is that children are very perceptive. They pick up on what we do even more than what we say, so we are constantly challenged to model good behavior. As we grow older and/or more successful, this feels harder to achieve.

Striking the right balance feels like a never-ending battle.

**Parent 2**

Recognizing that we live in a materialistic society, it is an ongoing process to keep our priorities in focus. We try our best to:

1. Be mindful of the way we talk about material goods, whether ours or someone else’s, and the value they hold for us.
2. Involve our children in discussions of how we prioritize spending.
3. Teach our children the value of money by giving them a budget (e.g., $25 a week for lunch) that they can supplement with their own earnings.
4. Be creative. Our kids have learned that it is possible to be fashionable by looking for sales and bargains and accepting (select and approved!) hand-me-downs.
5. Foster a healthy self-esteem so our kids don’t feel defined by material items.

**Parent 3**

Reb Chaim Brisker (1953-1918) hated money. If he ever had any, he would immediately give it to a poor person. At some point, people in Brisk began to give money directly to his wife so that the family would have something to live on. Our children, and we, have heard Reb Chaim, the founder of the modern Talmud learning, cited countless times in sermons and in classes. I am confident that they have never heard about this core aspect of his ethos in shul, and doubt that they have in school either.

As citizens in America in the early 21st century, our children are members of society where unfettered consumption is the norm, where billionaires are lionized and where any structural form of wealth distribution is often derided. The Modern Orthodox community has adopted aggressive, ostentatious consumption very enthusiastically, with a constant whirl of lavish simchas and tremendous kavod given to rich people, even those whose wealth was obtained via means that involved enormous chillul hashem. Our children see virtually no questioning by religious authority figures of whether this is what God, or Yiddishkeit, wants from us.

We have tried to shape our kids’ attitudes towards wealth and spending through a variety of efforts. We made a conscious choice to live in a community and be members of a shul that is relatively mixed socio-economically, where Talmidei Chachamim are the primary recipients of kavod and where one’s child becoming a Jewish educator is an admirable aspiration rather than a source of disappointment. We try not to lead lives where Olam Hazeh is our constant, sole, focus. We urge our children to think about inequality and be considerate of friends who do not have the advantages that they do – for instance, who have to make college decisions based on economic considerations. We try to expose them to a wide array of role models. Still, we recognize that many of our efforts will seem laughable to most – should we get a gold star for flying coach rather than business class when we take a vacation that our grandparents could never have conceived of? We also know that, unfortunately, through many of the actions and activities in our daily life, we are sending our kids decidedly mixed messages about wealth.
that are high in cost but might offer aid, and others that are affordable even without aid. Choosing a school that's far away will obviously require an extra travel expenses, and may not be reasonable for your family. SUNY and CUNY schools often have strong Jewish life with exceptional value close by. Thankfully, we live in a geographic area with many wonderful options for college, and we don't have to sacrifice our religious values to have a meaningful college experience. But how do you start the conversation?

Talking honestly about finances and your values is an important first step in creating a reasonable college list, and should be part of every junior college meeting. Be honest about what you can afford. If you feel that the expense of traveling far away is too much, then let your child know that upfront. Deciding how to prepare for standardized tests should also be thoughtful. Test prep can be expensive, particularly if you decide to work with a private tutor each week. Does the student work well in a group setting? SAR offers a group class for test prep, which is less expensive than working with a private tutor. There are also free test prep options online, such as kahnacademy.org. Have an honest discussion with your child about what type of test prep makes the most sense for your family.

Some families believe they won't qualify for financial aid. Robert Friedman, Director of Student Finance at Yeshiva University, recommends filling out the Free Application for Federal Student Aid (FAFSA.gov) for your first child to get an idea of what you might qualify for. Parents can also utilize the Net Price Calculator, available on the financial aid page of every school, to see if you will qualify for need-based aid. The FAFSA allows you to calculate based on prior tax information, making it easier to anticipate what you may qualify for.

Strong grades and scores can lead to merit aid at some schools; however, the awards are often unclear until the end of the student's senior year. University of Maryland at College Park, for example, has in the past awarded strong students up to $5,000 each year, enticing students to attend. Remember to read the fine print — these merit scholarships often stipulate a minimum GPA for each semester to maintain the scholarship. If your GPA dips below the required minimum GPA, you may temporarily lose the scholarship until your GPA rises to the number stipulated in the agreement.

Once in college, students may have a lot to learn about managing money. While some have work experience, many have never had to live on a budget. Naturally, students rely on their parents to learn how to manage money. Taking the time to talk honestly makes a lot of sense, and can help students learn how to manage a budget. Credit card debt is a big problem for today’s college students. With easy access to multiple credit cards, too many students find themselves in trouble. It's important for parents to teach their children how to spend responsibly. Taking the time to discuss these important issues can help to successfully launch our children into their next exciting stage of life.
who wishes to live a life of Torah.

So which is it? A life confined to the bare essentials, or of simply approaching our amassed wealth with contentment and humility? A closer look at these two texts may reveal that, surprisingly, the answer is both. For far more fascinating than these divergent views themselves is that both of these diametrically opposite teachings are derived from the same source: The verse in Tehillim cited above. "You will be happy and prosperous - happy in this world, and prosperous in the next world."

Perhaps these seemingly opposite approaches to material wealth being anchored in the same pasuk is the mishnah's way of showing that in reality they are two sides of the same coin, together instructive of how we should approach our accumulation of wealth and material pursuits. While extolling the virtues of being happy with what we have, of being personally satisfied and content, not greedy and insatiable, Avot also reminds us that there is value to living a life of modesty and simplicity, regardless of our attitude. We need not spend every dollar of discretionary income we have, just because we can. And conversely, while there may be virtue in a life of simplicity and pursuing only the bare necessities, to such an extent it can even be referred to as the “way of the Torah,” that simplicity can never be at the expense of contentment and personal happiness. Indeed, Ben Zoma's very assertion that a life of wealth, regardless of how it is defined, is something worth pursuing, in itself is novel.

Educating our children and imbuing them with Jewish values is always hard, but appears particularly daunting on the issue of materialism; Young people, on the whole, have never had it so good. Pirkei Avot provides an important first step. Those conversations begin with an understanding that materialism poses challenges to an individual's character as well as their relationship to the community. Only when balancing these two apparent extremes, abstaining from both unconditional hardship as well as mere personal satisfaction and contentment, only when we are willing to treat our material lives looking inward as well as outward, can we unlock the key to the door that leads from this world to the next.