



This letter and the responses were first printed in the *N'shei Chabad Newsletter*, Nissan/April 5778/2018.

TUITION AND FAMILY SIZE

I have been an absolute fan of the *N'shei Chabad Newsletter* since getting married almost 20 years ago. I look forward to every issue and read each one cover to cover. Once in a while I come across something I disagree with but I never feel the need to voice an opinion, after all, that is the point: We are all allowed to have different opinions.

But this time it was different. I was truly hurt by your Dear Libby column where a discussion via social media was posted about families limiting the amount of children they have based upon tuition. That is not new and unfortunately it is true. However, the responses are what shocked me.

First, Libby responds with a generic answer neutral to the topic and lists a number of ideas and suggestions. I wasn't impressed simply because these are the same methods schools have been using for many, many years. It is what it is; there are only so many ways to fundraise.

But then Esther Etiquette replies and her answer is shocking! Absolutely shocking. In all her years of writing for the *N'shei*, I never disagreed with her once and so this was quite a surprise. I was surprised you asked her for a response at all. She is a master on etiquette but where does she come in to discuss family planning? I would have much

preferred a response from some of our great Rabbanim.

Esther went on to say that "high tuition is NOT the issue," and that we value "more me time, more vacations and less hectic lives." Wow, what a mean and hurtful generalization of those of us who are choosing to family-plan. I am 38, pretty *frum*, have tremendous *emunah* and have a beautiful family, *baruch Hashem*. My husband and I have had a hard time with *parnassah* the last ten years and it has been a tremendous test. We have both decided at this time in our lives that we are done. Maybe done forever or maybe more children down the line (we both hope), but at the moment due to our financial situation it is an absolute NO.

I would like to tell you why your response hurt me to the core to the extent that I was crying while reading it to my husband. Both of us work, we have no home phone due to the expense, we have one car for the last ten years, we never take our family on vacations, have not bought one piece of jewelry since my wedding day, and me-time? Yeah, what a joke! We pay tuition, whatever they deem fit for our financial situation, but let me tell you it's still way beyond our ability and because of it we do not have money for food one week a month. And the other three weeks I shop, carefully calculating, and am a

nervous wreck when I reach the cashier. When I host guests for Shabbos I do it with *simchah* but often have nothing left over for the week. When my kids need sneakers or Shabbos shoes they may have to wait two weeks, and I can only do one kid at a time. I can go on and on describing our situation, but I'm sure you get the point.

Please don't EVER, EVER accuse those of us who make such a decision to be doing so based on the kind of materialism you describe. I should add that I will be sending one of my children away to *yeshiva* next year and it will require me to work full time. Can you imagine the *shmatta* I will be? And yet I will have to hold it all together for everyone else in my family. Not exactly the "me time" you were referring to, is it? You are right that our grandparents lived with less but they also never heard of a mother working the same as a father, plus doing the mother's work!

It really is a very sore subject for many of us *frum* middle-aged and young couples. We want to do the right thing but it takes a tremendous amount out of us. There are many incredible couples who continue to have children no matter what, yet I know just as many who are feeling guilty that they feel the need to stop after five or six.

I am sad that you lack the empathy for those of us who could



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be considered poor and just hold our heads high and have learned to give others the impression that everything is perfect. In that way, Libby and Esther, we are just like our grandparents. Isn't that what my grandmother's generation did best? Hide everything well, so G-d forbid the neighbors shouldn't know that we don't have the means to make dinner. How many stories have we heard about our grandmothers frying an onion, baking a lemon or doing other tricks to make it seem like their home was just fine? But it wasn't.

Please don't lump us all into one category and deem yourself fit to judge us all. I would love to hear a response/article from the best like Rabbi Yosef Y. Shusterman, Rabbi Gershon Schusterman, Rabbi Y.Y. Jacobson or other wise and understanding Rabbanim of our time. I think *chizuk* on this particular topic would be tremendous for many of us who are doing the right thing, working way too hard and running *frum* homes but struggling with just this.

I wish *hatzlachah* to every mother and father striving to do what is best for their family.

Hurting

(Due to the nature of the response I would like to remain anonymous.)

Libby responds:

Dear Hurting,

I am truly sorry that my column touched a raw nerve. I understand that there are many people in our community like yourself who are barely managing both financially and physically. I apologize if my words came across as critical or judgmental

of you as that certainly was not my intention

The discussion was public and general and not necessarily meant to be taken personally; every couple must assess their own private and unique situation and discuss with a Rov.

Although I realized when I wrote this column that these interrelated issues, tuition and limiting family size, are highly charged, emotive subjects, I thought it was important to bring them up. The main point that I was hoping to get across is that the education of the next generation is not solely the responsibility of the parents, but is in the interest of, and is the obligation of, the entire community.

Judaism is very much a communal religion. In preparation for mattan Torah, Moshe Rabbeinu offered the children as guarantors that the Jewish people would keep the Torah. Jewish education ensures the future of our nation; therefore, every one of us is responsible to support Jewish education, and to assure that each and every Jewish child is provided with whatever he or she needs to be able to learn Torah to the best of his/her ability and connect to Hashem.

My fervent wish is that bringing up these issues in the N'shei Chabad Newsletter will motivate the whole community to seek practical, workable solutions.

With love,

Libby

Esther Etiquette responds:

Dear Hurting,

I too apologize for the pain I have caused you. My response to the tuition article was my own personal reaction to the notion that tuition is limiting

family sizes, which is why I kept using the words "we" and "us." I should've used the words "me" and "I." Of course, we all have our own different reasons for why we do or don't do things. You are right that I certainly am not in the position to weigh in on the topic objectively or authoritatively. I hope you continue reading the N'shei Chabad Newsletter and I hope my future articles are enjoyable for you.

Best,

Esther E.

Originally published in the Tammuz 2018/5778 issue of the N'shei Chabad Newsletter:

This letter is addressed to the editorial board of the *N'shei Chabad Newsletter* regarding your response to the letter-writer, "Hurting," in the Nissan issue. As charged as her letter was, she raised many good questions. You are a Chabad publication with a large and diverse readership. Instead of using the opportunity to guide the discussion toward more Torah-based thinking, you ducked with an apology. Perhaps you can do greater justice to her concerns by continuing the conversation.

Here are some of her observations that I found to be very valid:

- High tuition fees swallow huge chunks of our salary.



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- The more children we have, the higher the expenses.
- Many parents are straining financially to meet basic needs.
- We are trying our hardest and then some.
- We need to accept and encourage each other.
- We appreciate guidance from wise and understanding Rabbanim.

Not necessarily does $A+B=C$. Sometimes there's an X and a Y in the equation as well. Here are some Torah values to broaden the perspective.

1. The reason we have children is because it is a *mitzvah*, a halachic obligation. Hashem wants children to be born. This *mitzvah* has no expiration date; it is an ongoing *mitzvah*. In fact, it is the very first *mitzvah* in the Torah. Hashem wants us to draw *neshamos* down into *gufim* to fulfill *mitzvos* and prepare the world for Moshiach.

There are only three *mitzvos* that we are obligated to give up our lives for. All of the other 610 *mitzvos* we are required to fulfill in good health. If at any time in our lives, fulfilling a specific *mitzvah* interferes with our physical or emotional health, we are required to seek halachic guidance as to what our obligation to Hashem is at that moment—to guard our health or to engage in the *mitzvah* despite the difficulty. This is not a decision to be made based on hearsay, articles, or internet research. We need to be honest with ourselves about our situation, discuss it with a

mashpia, and consult a Rav who will provide us with a *psak* as to how to proceed in our particular situation.

Every situation is unique, and *heterim* are non-transferable. This is why Rabbanim won't write general articles with blanket *heterim*. This is also why people should keep private any *psak* they receive.

Never at any moment should we feel guilty or defensive about a *psak* we were given, even when approached by well-meaning friends with well-meaning advice. On the contrary, we can react with strength, peace, and compassion, knowing that we are carrying out Hashem's will for our family at this time.

2. The notion that financial difficulties necessarily force us to compromise on family size is flawed. Hashem is in full control over how much money will be given to each person. If money was acquired in a way that is against *halachah*, Hashem has many ways for that money to be taken away. At the same time, a little money can stretch a long way with Hashem's *brachah* and *mazel*.

Hashem is also in full control over which people will have difficult situations and which will have easier lives. Fewer children does not equal an easier life. Just as Hashem blesses us to help money stretch, Hashem blesses us with success in time or energy.

As long as we place the blame on other people or circumstances, we will feel victimized and be angry. When we release the blame, we are empowered to explore our

options with Torah guidance and then confidently own our actions. As the Rebbe said to Lord Rabbi Jonathan Sacks, "Nobody finds themselves in a situation; you put yourself in a situation. And if you put yourself in that situation, you can put yourself in another situation."

3. We are fortunate to have Chassidus, specifically the Rebbe's *sichos*. Learning Chassidus takes us above our worries to a higher plane. Devoting ourselves to doing Hashem's Will, and developing a deep connection to our *neshamos*, helps us discover inner peace despite our hurdles.

It would be great if the *N'shei Chabad Newsletter* would continue this conversation by running a series of articles on the topic of "Raising Lots of Kids, Keeping it Real," having women of all stages of raising families share their struggles, tips, and mishaps. We're all trying so hard; let's combine our resources and help each other.

Personally I'd love a reprint of the "Harriet, the Harried Housewife" series. Because as much as things change, the struggle stays the same.

Sara Morozow and (her daughter) Mushkie Itkin

And then the *N'shei Chabad Newsletter* received the following letter, which is published in the Tishrei 2020/5781 issue.

NO LONGER HURTING

It's not often that we receive an email about this magazine that can't go into Letters to Editor... because it has to be the Guest Editorial. But it happened to us today. -The Editors

To the Editors:

Hope you and your families are healthy and well! I can't believe that our email encounter was two years ago. It seems like a few months ago.

I have been meaning to write to you because I feel like it is only right to follow up. We last were in touch about how difficult times were for me and my family and how I responded to the accusation in an article that "many of us are simply not having more kids because we would rather have more vacations" and other similar ideas that I was deeply offended by, since we were struggling to put food on the table. At the time [Nissan 2018] I signed my letter in print, "Hurting." You were beyond supportive and empathetic and I will never ever

I cried so much and I argued. I had all the answers until I didn't have anything at all.

forget that. And one reader even sent \$500 which you editors forwarded to me. But I want to fill you in on how the *N'shei Chabad Newsletter* and this most painful "hurt" was the catalyst to the most powerful healing and transformation I could ever experience.

It started after reading responses to my letter. Some I admit were hurtful and others spot on. But one [by Sara Morozow and her daughter Mushkie Itkin] simply addressed my concerns and suggested I learn Chassidus to strengthen my *emunah*. I must have heard this a number of times because I remember thinking, "You know what, enough already, I will start to learn it." Having tremendous *emunah* already, I did not believe it possible for me to acquire real *bitachon*; I figured I am too much of a realist.

But I was so desperate, I was ready to try.

And so I did. I started a *Tanya shiur* with my friend and we got through the first five *prakim*. I don't have to tell you *Tanya* is a powerful tool and it definitely put me in the right spiritual mode. However, at the same time, I was listening to *Tanya shiurim* and a number of times the teacher mentioned *Chovos Halevovos*, a *sefer* I never knew existed, and particularly the section in it that is titled *Shaar Habitachon*. I was intrigued

how one *sefer* could really be the gateway to *bitachon* which is exactly what I craved but thought I could not have.

I asked my husband about it. Then I told him I

wanted to learn it. And I began on my own learning *Shaar Habitachon*. I was surprised but delighted when my husband decided to learn it as well. It was a powerful study for us. I debated it all. I cried so much and argued. I had all the answers until I didn't have anything at all, until I became so miniscule and my love for Hashem grew tremendous. I have no choice but to believe that Hashem loves me and even the bad is for the good. My husband's whole demeanor changed. He was definitely suffering from our financial challenges and learning *Shaar Habitachon* gave him a renewed *chayus*. I learned it once and then I learned it again because I didn't believe it could be real, that I could actually really believe.

And then I began to live it.

When we didn't have money to buy whatever essentials we needed, I did not flinch. I told myself, "If we don't have it, then that means we don't need it." When my husband was stressing that our insurance was going up to \$700 a month instead of \$300, I assured him, "We have everything we need right now. Hashem will make it work for us when we need it."

The next morning my husband called me from work that he had found a new car insurance that

will drop it to \$150 per month.

My husband is not working due to COVID. This has taken its toll and there isn't enough money for our expenses. I don't think there is a day in the past three months that I worried or stressed about it. I know that Hashem will take care of us no matter what. Somehow we are surviving. We got unemployment and food stamps and *baruch Hashem* we do not have to pay the mortgage for six months. All of these are accessible to everyone but I still see it as a direct way Hashem is giving us the help we need. We are lacking for absolutely nothing while my husband isn't working. This defies nature but it is the truth. It is not the way I want to get it but I'm learning well that the "I" is not as important as I once thought it was. And *b'ezras Hashem*, when it comes *b'harchavah* and with dignity, it will be when Hashem thinks I am ready for that, when He sees I have grown and experienced enough to never doubt Him again.

So dear editors, a load has been lifted off my shoulders. I physically feel different. I have gained a trust in Hashem that frees me from all worry and doubt. It seems too good to be true and in fact for a while I was holding my breath, sort of waiting for it

LEARN *Shaar Habitachon*

Hundreds of people learned *Shaar Habitachon* (part of the *sefer Chovos Halevovos*, written about 1,000 years ago by Rabbeinu Bacheye) with Rabbi Shais Taub this past summer, nightly from 9:30–10 pm. It took about 46 classes but they finished the entire *Shaar Habitachon*. The live classes are over now but—GOOD NEWS!—you can still watch them and join the many people (such as our guest editorialist) whose lives have been changed dramatically for the better by following this frequent directive of the Rebbe. Rabbi Shais Taub even makes it funny sometimes, in order to hold the interest of those of us with short attention spans. Visit Soulwords.org/trust. —Ed.

to end. But it doesn't end and it just keeps growing stronger and my husband and I are together on this journey.

I am deeply grateful to Hashem for giving me the chance to learn and grow as a human being and a Yid. I can't believe how the pain and tears I cried again and again because of that article, my letter, and the responses to my letter that were published have led me to such a rewarding place. *Baruch Hashem.*

My family struggles in more ways than one, but we all do. Except now I see the challenges as gifts that push me to be the deepest, strongest, humblest woman with real inner joy! I really am the luckiest.

My son went to camp this summer. *Baruch Hashem*, there was a raffle to lower the cost of camp. I worked hard to sell as many raffle tickets as I could to cover the cost and I was successful. So successful that the camp secretary messaged me that I had raised quite a bit more than I needed and she would write out a check to refund me. My first thought was this is

my chance to pay it forward. I remembered the \$500 a *N'shei* reader sent me for my son's tuition, after my letter was published. So I asked the secretary to keep it and pass it on to another boy whose parents were fundraising for their child to go to camp. Thank you for the opportunity to be the giver. But even more thank you for being you. Had *N'shei* staff not responded the way they did and taken so much of their time to care about someone they don't know, I don't believe the story would have been written this way. Kindness is so powerful. Thank you for your kindness; it was the key I needed to unlock my treasure, real *bitachon*.

I wish I could sit down with every struggling mother and say: learn *Chovos Halevovos*, the emotional obligations of a Jew, as the Rebbe instructed countless people to do, and you will experience this life-changing treasure for yourself.

*Sign me,
No Longer Hurting*