



JUST ENOUGH MONEY

Erev Shabbos Parshas Chayei Sarah, 5783

Dear Parents,

Most thoughtful parents give a great deal of consideration as to how to educate and train their children about money. There are many facets to this question, and in fact, a lot does ride on taking the proper approach.

The beginning of this week's *Parsha* offers us a valuable insight into the proper Torah attitude towards money.

When *Avraham* agrees to purchase the *Meoras Hamachpeila* from *Efron* as a burial plot for *Sarah* for an exorbitant sum, the *Ramban* describes *Avraham's* response to *Efron's* stipulation as *Nedivus Lev – Generosity of Heart (Bereishis 23:15)*. Our *Rosh HaYeshiva, HaGaon HaRav Alter Chanoch Henach Leibowitz, zt'l*, asked: Why is the *Ramban* describing *Avraham's* acquiescing to pay 400 *Shekels* for the *Cave of Machpeila* an act of generosity? It was a business deal! *Avraham* had no choice but to pay such a large amount because he wanted a specific piece of real estate. *Efron* was the sole owner of the desired property, and he could and did charge what he wanted. Generosity is usually a description of an act performed when one could choose to give less – there was no such option for *Avraham* in this transaction.

“...*Ramban* describes *Avraham's* response to *Efron's* stipulation as *Nedivus Lev – Generosity of Heart.*”

The *Rosh HaYeshiva zt'l* answered that in truth, the *Ramban* is referring to *Avraham's* attitude. *Avraham* didn't get upset at *Efron*, or grow frustrated over the poor deal he transacted. Money is a tool to achieve a desired result. If it takes less money to achieve it, that's nice, but if it takes more money, so be it. *Avraham* focused on what he was getting, in this case an eternal heritage for the Jewish People, and not on the particulars of the means to achieve it – the transaction with *Efron*. With this in mind, *Avraham* was able to hand over such a large sum of money, once he was convinced of the fact that there was no other option, with a generosity of spirit – he used the amount of money necessary to purchase what he needed and he was most pleased with the successful conclusion of the arrangement.

“...money is technical, not emotional.”

This attitude is the key to a proper relationship to money. As *Rabbi Noach Orlowek, Shlita*, says – money is technical, not emotional. People's problems with money stem from ascribing additional meaning to money. Money, they think, is status, power, prestige, self-image. People determine their self-worth by how much money they have, which explains the deep emotional distress that occurs when people lose much of their money. However, money is not you! A person's intrinsic

worth has nothing to do with the size of his or her bank account. Money is a tool for acquiring what you need, for fulfilling your life's mission. If you have more of it, you are able to acquire more of your wants and needs. If you have a small amount you either take action to get more money (legally, of course), or figure out how to do with less.

Effective, positive *Chinuch* about money follows this guideline. A weekly allowance is a good idea, because a child gets used to the idea of how money can be used, managed and protected. Birthday money can be targeted towards purchasing a long sought after item. Starting a savings account is always a good idea, as long as it doesn't get too much attention or prominence in the child's life. Of greatest importance is the parents' role modeling. They should not dwell on what wealthier people have or have just acquired, conveying a sense of jealousy or deprivation. If money is tight, they should not give off a sense of fear or foreboding. Children pick up non-verbal body language very strongly, even when nothing is actually said.

Rav Yaakov Kamenetsky, zt'l told his students that when he was raising his family in Europe and living in what we would call poverty, he never told his children they could not afford something. If there was an item they wanted or thought they must have but could not afford, his message to his children was – we don't need it. The *Kamenetsky* children did not grow up feeling they came from a poor family – they always had everything they needed!

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Generosity is not limited to sharing your wealth with others. It starts with the attitude that *Hashem* looks after me and has blessed me with enough money to take care of myself and my family so I can then move on to focus on the really important things in life – *Torah, mitzvos, chesed* and raising our beautiful children to follow in *Avraham Avinu's* footsteps.

Have an enriching, satisfying *Shabbos*

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