



**PART ONE OF A SERIES
ON THE PARNASAH CRISIS**

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ASSAULT CRISIS



UNDERSTANDING THE PARNASAH CRISIS

“A person from Toronto left a message on my home phone,” Duvi Honig, of the Parnassah Network, told me recently. “He just had a heart attack, but he called me the day he got out of the hospital and said he had the heart attack because his son is leaving *kollel* and doesn’t have *parnasah*.”

There may be a no more all-encompassing crisis than the one that families face every day when it comes to finances. Not having enough money can affect everything about life, from the physical to the spiritual.

A lack of *parnasah* can damage spirituality. Ari Scharf, of the outreach organization Project Mesorah, commented, “I’d say that as many as 90 percent of the families we deal with who have kids who have gone off the *derech* are struggling to make ends meet, and that’s a definite factor in the

children’s problems.”

And it’s even more basic than that. Meny Hoffman, the founder of the LTB business networking conference, told me that he has discussed the issue of *parnasah* with the closest confidants of several *chasidische* Rebbes. “They told me that today it’s very hard to work on a person’s *ruchniyus* if the *gashmiyus* is not stable.

“You can see that the men who have *parnasah* have *shiurei Torah*, they have a *shul*, they have everything. If they don’t have a stable income, they don’t have day or night; they don’t have *ruchniyus* or *gashmiyus*.”

The feeling of constantly being underwater financially is one that has overtaken a significant portion of *klal Yisrael*—a situation that bodes direly.

“There will always be people who will be *aniyim* [poor people],” Batya Wein-

berg, head of the education division of the financial education and counseling organization Mesila, told me. That is stated clearly in the Torah. “But the fact that most people feel like *aniyim* means that we’re doing something wrong.”

Klal Yisrael, thankfully, does help its poor. But the numerous letters we’ve received from readers have shown that it’s not just those who have no jobs or who are making a minimal income who are struggling. Even those who are bringing in what would seem to be decent paychecks—or even hefty paychecks—are underwater.

There are numerous factors that lie behind this phenomenon. The most obvious are probably the high fixed costs of Jewish living. Between tuition payments and housing prices in what are some of the most expensive neighborhoods in



Sharfa Zaltman



Duvi Honig



Michael Posen

major cities, *frum* Jews start at a deficit. Then there is the cost of kosher food and the large expenses of chasunahs and other simchos. Although ideas have been suggested to alleviate those problems, often the only solution may be to increase the amount of money coming in to offset them.

That itself is not an easy prospect. For one thing, the move from a minimal income to a higher one can require a jump over a so-called doughnut hole. If a family is receiving government help for food, rent or health care, making just a little more money may actually put them at a disadvantage if they no longer qualify for services.

In countries with a strong social welfare system, like the UK, that doughnut hole is particularly daunting.

Shraga Zaltzman of the organization Work Avenue, which runs jobs and business enterprise programs, explained: “Contrary to popular international belief that the grass on this side of the pond is greener because of the various social benefits, in the long term those very benefits are more of a hindrance than a help, thwarting breadwinners from earning their worth.

“People are hesitant to spread their wings by securing better-paid work or opening a business because they will no longer be eligible for government benefits, and therefore they won’t consider more profitable opportunities.

“Those benefits might be lucrative for a small family, but they are far from enough to support a growing one. And by the time



“People are hesitant to secure better-paid work because they will no longer be eligible for government benefits.”

one might decide to wean off benefits, the breadwinner is likely unqualified and will have to start training from the bottom.”

Michael Posen, of Agudas Israel Community Services in North London, put that concept into stark numbers.

“The system makes it very hard to go off benefits since for every £1 you earn, you lose almost £1 in benefits. So if someone earning £25,000 increases his income by £10,000, he will lose almost £10,000 in benefits. And he’s working harder and longer, so that £10,000 raise does not really make him financially better off.

“A family of five receives around

£45,000 per annum in benefits. If you were to take that away, they’d have to earn another £45,000 take-home pay, which is about £70,000 before tax.”

In the US, the numbers are less extreme, but even the prospect of losing medical benefits, for example, may keep families from advancing.

Meny Hoffman said he sees this as something that Jewish employers do understand.

“It’s not about the paycheck. On average, we’re making higher wages than the rest of the world. People without diplomas or any education are making more than people who spent hundreds of thousands of dollars on their diplomas. So that’s definitely not the cause of the issue. The cause is the cost of living.”

Increasing people’s income even over these significant amounts—which already may involve both spouses working long hours—can be difficult, but there have been numerous efforts made to help people do just that, some of which we’ll see in the following pages. One important tool has been networking, simply the pooling and exchange of ideas among people in our community. Numerous



Shmuli Margulies



Meny Hoffman



organizations and *askanim* have been helping make these kinds of connections.

As Yitzchak Mendel Friedman, of the job training program SPT in Antwerp, explained, part of the job of these *askanim* is also to push people beyond their comfort zones and help them make the leap to a higher income.

But some argue that there is a different factor that is keeping people from making ends meet—they don't understand their family's existing resources and therefore can't manage spending.

Shmuli Margulies, the chairman of Mesila, told me that the financial landscape has changed in a disturbing way.

"It used to be if you worked and you had a job, you could somehow get by. Years ago, there were people with very simple jobs—for example, bus drivers—who managed to get by. Surprisingly enough, they even managed to marry off children without borrowing money. Now it's miles away from that. You have lawyers and doctors and people with very respectable jobs who are still struggling and in debt and sometimes get *kimcha d'Pischa* also."

He said that there are a number of factors involved.

"Probably the first thing is the availability of credit, which comes in many forms—credit cards, bank loans, *gemachim*, and so on. The availability of credit has vastly changed in the last 20 to 30 years.

"Another issue is the whole world of consumerism. It used to be that everyone lived on less than we live on today. When we were growing up, some people had air conditioning and some didn't; nowadays it's unheard of not to have it. There are hundreds of other examples of the situation changing. What's become normal—that is, what people perceive as basic needs—is simply much more than what it used to be.

"All this is on top of the fact that people didn't learn how to navigate this kind of environment. It wasn't necessary when there was no credit and there were only a few things people bought."

The rise of manufactured needs, where companies increase their bottom lines by convincing consumers that the newest gadget or other product is something they can't live without, has exacerbated all of this.

At the end of the day, *parnasah* is from *Shamayim*, and *bitachon* is a key to everything. But so is *hishtadlus*, and we need to ensure that the actions we are taking to further our *parnasah* really qualify as reasonable *hishtadlus*. That's something that the



"You have lawyers and doctors and people with very respectable jobs who are still struggling and in debt and sometimes get kimcha d'Pischa also."

organizations and *askanim* we've spoken to, and who are featured in the following pages, are trying to help with, but it's really a job for all of us as a community to ensure that every member of *klal Yisrael* has access to *parnasah*.

That mutual sense of responsibility is very important. Daniel Soloff, National Director of PCS, Agudath Israel's job placement division, stresses how crucial the community's involvement is in identifying career opportunities and assisting job seekers. "Unfortunately, there are countless families that are struggling to make ends meet. The community's involvement is essential in solving the *parnasah* crisis. Some of the graduates from our courses have become senior managers and CFOs. They return to PCS to give back to the *klal*: They help mentor students, conduct mock interviews, prepare resumes, attend *parnasah* networking meetings, suggest course topics and identify jobs. It is very heartwarming when people volunteer to help PCS."

The contributions we've been receiving from our readers, some of which you'll find on the following pages and some of which will be part of further installments in this series, are a sign that the community indeed understands this responsibility. Hopefully this series will be a forum for helping people find the *parnasah* that they need.

VOICES

LAKWOOD

Dear Editor:

I think I speak for many here in Lakewood. On the outside, it seems like we're doing fine. Our apartment is nicely furnished, our kids are well-dressed and I have a good job. But the reality is not as pretty.

Upon graduating from seminary, I enrolled in an occupational therapy program. The program was difficult, but I worked hard and got a good job afterward. I earn close to \$75,000 a year. My husband is still in *kollel*, so we are living off my middle-class salary.

With only three young children, it may seem like I'm earning an ample salary. Moreover, we are financially careful. Yet for some reason, we're still struggling. I worry about how we will ever afford to buy a home so we can pay off a mortgage and not spend money each month paying off someone else's. Home prices keep going up. There have been times when I've had to borrow money from family members to cover unexpected expenses.

What can I say? Life in this town is not cheap. We are paying well over \$1,200 a month in rent for a basement apartment. There are playgroup and babysitting expenses, food, utilities, groceries, health and dental insurance, as well as car expenses. (Due to my work schedule, we had to purchase a second car). Food is exorbitant. How does everyone else swing it? I have no clue. But I do know that I can hardly manage. And I certainly don't have the time to run around bargain-hunting.

There are moments when I worry about the future. What will happen when our family and our expenses grow? Eventually my husband will bring in some income too, but by that time our expenses will have grown as well. And as my family grows, *iy"H*, I will have to cut down on my hours. For now we're taking it day by day. A friend of mine who is a secretary makes significantly less money than I do—and because of that is so much better off! She qualifies for government programs, and we don't.

Devorah S.

LONDON

Dear Editor:

When I lived in Eretz Yisrael, I took a combined *kiruv* and *chinuch semichah* course, as well as *Misrad Hachinuch*, a teaching qualification. Equipped with those widely recognized tools, I moved to London with my family and confidently applied for jobs in both those fields. I was offered a *limudei kodesh* teaching position in a local primary school. Unfortunately, they would not recognize my Israeli certificates, which rendered me unqualified, and thus I received only a minimal salary offer.

In spite of my credentials, I was advised to start from the bottom of the ladder to earn a teaching qualification recognized by the local government. I accepted an assistant teaching position in the school, so that I earned some income while building up my credentials. I took on private tutoring in the evening to bring in the much-needed extra income. Finally, after a four-year struggle, I became qualified.

My current annual teaching salary is £35,000 (around £2,200 a month), increased by some private tutoring. My wife also works part time in a school, bringing in up to £8,000 annually (around £700 a month). Because we are categorized as middle-income earners, we are not eligible for housing benefits and we get little in tax credit benefits. We live within our means, in a small home. My children don't go to camp and we don't take vacations, nor have we ever flown overseas as a family; sadly, my children have never seen their grandfather from Israel.

Similarly, we steer clear of designer clothing, opting for economy clothing stores like Primark, a prospect at which many others would balk. Although it's quite standard in our community, we rarely splurge on eating out at restaurants; we'll occasionally treat the kids to the pizza store.

I would say that tuition is by far our greatest expense. It eats up our salary. Fortunately, because I am a teacher—a profession widely known for inadequate compensation—my children's schools give me a concession.

My struggle with *parnasah* is not an isolated case. I have many friends, also teachers, who lament their financial situation. In fact, *yungeleit* in *kollel* are better off. Theirs is a less stressful occupation. They are low earners and therefore get more welfare benefits to supplement their income.

I could look for something else, but people advise, "Stick to what you're good at." I know people who have moved around, hoping for a better salary, but ended up earning the same or not enjoying their new jobs.

I thank you for listening to my story, and I dearly hope that it might change how the teaching profession is rated.

Shmuel L.

VOICES

BROOKLYN

Dear Editor:

Thanks for addressing the important issue of *parnasah*. It's the topic that my friends and I are preoccupied with. If you want a picture of the typical *yungerman*, this is it.

Shortly after I left *yeshivah*, I was fortunate, *baruch Hashem*, to get a job in a large commercial mortgage brokerage. I work very hard, from nine to seven most days. At times I work nights and weekends; in sales, your job never ends.

Now, four years later, I am earning about \$70,000 a year. It's not great, considering how hard I work. But I'm trying to make this job work and hoping that with time it will get better. I know there is potential. Some brokers earn over \$1 million a year. Since my wife has to be available for our four children, she works part time, earning \$20,000 dollars a year.

Our combined income of \$90,000 is beautiful for the typical American family, which is small and has no tuition expenses or any of the other expenses that we *Yidden* have. I work very hard to support my family, but I feel like I'm choking. That is the crisis.

Due to our income, we don't qualify for any government programs. Our rent is \$1,800 a month for a three-bedroom apartment—and that's a bargain! We pay health insurance, tuition for one child, and babysitting or playgroup fees for the others. Food is expensive, and we have to upkeep two cars, including a minivan, which is necessary for our family of six. We are barely scraping by each month—and that's before I buy an *esrog* and *lulav*, or take my kids on a Chol Hamoed outing.

My in-laws continue to help us out with Yom Tov clothing for my wife and children and generous gifts from time to time. But it's hard to continue taking from my in-laws after so many years, especially when I'm working so hard. I know I'm supposed to have *bitachon*, but I worry each day because I have no savings, no fall-back plan.

I would love to hear ideas that can help me.

Yaakov S.

BORO PARK

Dear Editor:

Thank you for your great magazine. I'm very much looking forward to your article about the *parnasah* crisis.

When you're in Boro Park and see the beautiful homes and stores, you may think this is an upper-class neighborhood where everyone is rich and comfortable. Scratch the surface a little and you will find us—couples on the hamster wheel, bone-tired from the constant pressure to work, pay bills, and fend off debt collectors.

We have no time for our four children, and we are tired all the time. My husband leaves the house every morning at eight to be at work by nine in Manhattan. He works close to 50 hours a week. I rush to get the kids off to school and then go to my part-time job. I rush home, pick up the baby, make supper, do laundry and other household chores. My husband comes home at seven, sometimes eight, exhausted and frustrated.

And with all this work, we live in a tiny apartment with no relief in sight—only mounting bills!

A typical wife and mother in BP

BNEI BRAK

Dear Editor:

I hope your article about the *parnasah* crisis will cover the *matzav* here in Eretz Yisrael. Let me give you a picture of the difficulties here.

I started my own dry-cleaning business. My business specializes in dry-cleaning for schools, offices and small hotels. I found a niche for small guest-house rentals that needed professional dry-cleaning on a regular basis. We made very good money servicing this niche, but the taxes are eating us up alive. We are on the verge of bankruptcy.

Business taxes in Israel are extremely high. We work hard all week, and at the end of the month there's nothing to show for it. People take months to pay for services, and meanwhile we are living on loans and credit cards, which also cost money and eat away at our profits. My friends are sure that I'm well off, but in reality I live on the edge. Once I asked a relative for a loan to get us through a few hard weeks, and he was shocked.

Small-business owners are having a really rough time here. People think that starting their own business is the answer to everything, but nothing could be further from the truth. Most business owners work day and night and still can't support their families.

I have a friend, also a small-business owner, who wasn't able to make Pesach because of his debts and had no choice but to sign up for *kimcha d'Pischa*. He was absolutely mortified. After Pesach he told me, "My Pesach wasn't happy. How could I enjoy myself when I knew that the food I was eating came from *tzedakah*?"

Yosef R.

VOICES

ANTWERP

Dear Editor:

My husband is an office worker. I'm working two part-time jobs. After our mortgage and tuition, the two of us bring home 4,000 euro a month.

With this amount, we can maintain the household if we are extremely careful. Currently, three of our eight children need a speech therapist and one needs private lessons to maintain his school standards. We've had to re-budget our Shabbos and Yom Tov expenses to balance the costs. A *bar mitzvah* is a meal for the family in our home. At the wedding of our first son, which took place overseas, there was money for only two of the children to attend.

S. Rosen

NEW YORK

Dear Editor:

Its an ambitious project you have undertaken but I'm afraid you are destined to fail. There is no solution to our *parnasah* issues because of the way our society is structured. I am a *balebatish* person who earns close to \$200,000 but I feel choked. First taxes are eating me up. By the time I pay my mortgage, insurance, *yeshivah* tuition, support for three couples, a wedding this year, camp for teenagers, day camp for the younger ones, bungalow colony, insurance... The list goes on and on. These are expenses that are never ending. I know as I marry off each child that my burden grows bigger. The system is broke. *Yidden in galus* have always been *luftmenchen*. Here in America we thought we will get out of that trap. We're still in the same rut except now its a gilded one.

M. Hirsch

JERUSALEM

Dear Editor:

I learned in *kollel* for many years until my family grew and I had to leave *kollel* in order to support them. I've always been good with numbers, and it was suggested to me to take night courses in bookkeeping so I could continue learning during the day. It took a few years, but I passed all my tests with flying colors.

Today I'm an accountant in a large firm. It would seem as though I'm all set, but after a year of working I'm not so sure I made the right decision. Even though I make a decent salary of 9000 shekels (about \$2,300) per month, slightly less than the average Israeli salary, it gets eaten up by taxes, *Bituach Leumi* (the Israeli equivalent of Social Security), income tax, and health insurance. After everything is deducted there's very little left over.

Because I'm working, I no longer receive the benefits I had when I was learning. I used to get a heavy discount on property tax, as well as a reduction in tuition. To my surprise, I ended up with the exact same amount of money I had when I was in *kollel*! With so little left over at the end of the month I still don't make ends meet, and I keep asking myself, "Why did I ever leave *kollel*?"

There are many people in the same position as I am. Many of the men who were in my bookkeeping course aren't finishing the month either. The cost of living in Israel is very high, even more than Europe. Taxes are high. There are some who say that in order to succeed, you have to open your own business, but it's not for me. I need to know that I have a steady job and a regular, reliable salary coming in every month. It's too stressful for me otherwise.

Everyone talks about how bad the situation is, that a person works hard and still can't make a living. The *chareidi* middle class have it harder than the secular because public education is subsidized by the government. *Chareidim* don't get much help from the government and the majority of the costs fall on the parents' shoulders. I have a lot of kids, and I pay thousands of shekels a month for tuition. It's a huge outlay that those who are not *chareidi* don't have to contend with.

It's a vicious cycle. They told me I should learn to become an accountant so I could command a higher salary. The problem is that when you're consumed both with trying to finish the month and figuring out how to finish the next month, there's no time left to learn anything. The cycle of poverty sucks you in. I could learn a more lucrative profession and get ahead, but when you're already working, you are stuck in the cycle and there's no way to get ahead. It would be easier to be unemployed.

Yochanan L.

NETWORKING

Business networking brings together people who have information with those who need it. Several *yeshivos* have been putting that into practice for their *talmidim* who have gone out into the world of work.

Yeshivos Take Care of Their Own

AN EVENING WITH
MIR ALUMNI



All the *yungeleit* sat in a row, listening attentively. But they weren't in *yeshivah* listening to a *shiur*. Instead, these men, who had all learned in the same *yeshivah*, were at an innovative program run by a *yeshivah*-related group that focused on business.

On the Tuesday before Rosh Hashanah, I headed to an event space on the West Side of Manhattan. Inside I found a gathering of mostly young men, sitting and listening as Rav Yaakov Reisman of Agudath Israel of Long Island spoke about *parnasah*.

Soon after, the emcee introduced Jordan Slone, the chairman and CEO of the four-billion-dollar international real estate company Harbor Group International, who spoke about his journey from working for the family mattress business to becoming a real estate magnate. After that, Morris Smith, the former mutual fund manager for the gargantuan Fidelity Magellan Fund, rose and regaled the audience with tales of his precipitous rise to one of the most influential positions in the financial ser-

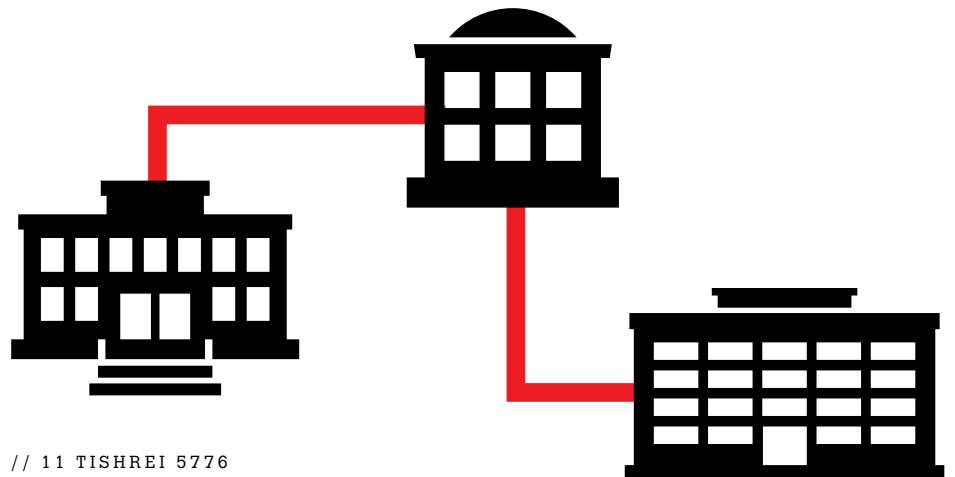
vices industry, offering as well a harrowing description of the events surrounding the 1987 Black Monday crash.

A question-and-answer session with these two renowned *frum* business leaders was followed by a speed-networking event in which attendees sat in two rows facing each other, each speaking about his businesses to the person opposite him for two minutes, then moving to the right and start-

ing a new *schmooze*.

On a table, there were cards for attendees to fill out. Four industry-specific groups would be meeting over the year in members' offices, and you could request an additional group using the cards.

This was a networking event, but there was a twist; almost every one of the attendees was an alumnus of the Mirrer Yeshiva in Yerushalayim. The event, known as MYNT



NETWORKING

(Mir Yeshiva Network of Talmidim) was being run by the Mir Alumni Association. In essence, the *yeshivah* was helping its students find *parnasah*.

After the event, I spoke with Dovid Scharf, a member of the alumni committee for the event. He told me that this was the third event and that the programs had been going on for two years.

“This is geared specifically for Mir alumni. We have tens of thousands of alumni who are in the workplace today.

“Before the *rosh yeshivah*, Rav Nosson Tzvi, was *niftar*, he had asked me and Adam Mirzoeff to head up the alumni committee and start a real alumni association. We were basically planning on implementing a lot of initiatives such as this one.

“Unfortunately, when he was *niftar*, everything got derailed and we all had to concentrate on fundraising for the *yeshi-*

vah. For about a year or so, we were really burdened with taking care of the financial needs of the *yeshivah*.

“Once we got things sort of back on track, we started to concentrate on alumni initiatives. That involves holding *shiurim* every week, sending out *divrei Torah* to *talmidim* every week, and arranging *asifos chizzuk*. We bring in *maggidei shiurim* from the *yeshivah*.

“But in addition, we have this *parnasah* initiative. It’s for people looking for jobs or people in business for a couple of years looking to grow. We decided to have an event and invite successful business people who could talk about their experiences and how they got to where they are. They were also *yeshivah* guys at one point, and they spoke about different experiences they had, how networking helped them.

“*Baruch Hashem*, these events have been very successful. We had 300 people at our first event, and we received tremendously positive feedback from it. And we’ve been expanding the initiative.

“We’ve now started smaller industry groups, because at an event like this you have a couple hundred people; it’s a bit overwhelming, and you don’t know who to talk to. So we created four groups. We have

two real estate groups, a health-care group, and a general business group. Those groups are limited to about 20 to 30 people, and they’re on the second round of meetings.

“We’re talking about starting some other offshoots. We’re discussing starting a business ethics track that would be open to all the groups because it’s relevant to all industries; [it would cover] being a *ben Torah* in the workplace, the *halachos* that come up, and making a *kiddush Hashem*. We’re still in the earlier stages. We’re getting a lot of feedback, and we’ll take that feedback and use it to work on what people are looking for.

“We’ve had a lot of success stories already— people who’ve met at the events, have done business together, vendors coming and getting business, people in real estate, brokers, people looking to invest.

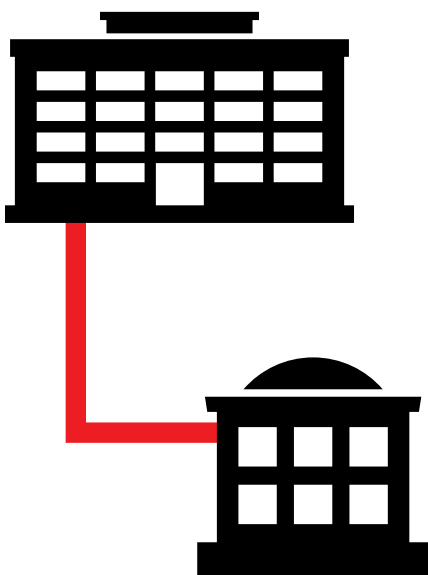
“It’s very positive, and it’s also groundbreaking for a black-hat *yeshivah* to do something like this, in a *Torahdik* way,” Mr. Scharf added. “At every event we have, we try to have a rabbinic presence. This year Rabbi Reisman spoke. Rav Binyomin Carlebach spoke at the first one.

“At the end of the day, it’s a Mir Yeshiva event,” he concluded. “We’re all about Torah...and we’re trying to help the *talmidim* with *parnasah*.”

At Chaim Berlin

I recently spoke to Rabbi Yanofsky of Yeshivas Chaim Berlin about the help the *yeshivah* has given its students in dealing with *parnasah* issues. The *yeshivah* has provided a small group of *yungeleit* with loans or even grants for down payments or mortgage payments in order to help them buy homes in the vicinity of the *yeshivah*.

But even more specifically on the *parnasah* front, the *yeshivah* has circulated a sort of jobs-board email, describing available employment openings submitted by *talmidim*. Just a small amount of time—enough to post a job opportunity—can have a profound effect.



NETWORKING

Chasidische kehillos form their own little communities. Many have been working to give their members new ways to help make *parnasah*. Here we look at one way this has been done.

Belz Gets Down to Business

Communities have the ability to change the *parnasah* outlook for their members. One example of a community that has done so is Belz in London, which introduced a new division specifically for its working *yungeleit* to help them attain financial stability, either through employment or through establishing their own businesses.

This was spearheaded by Mr. Mendy Gluck, a Belzer *yungerman* who had successfully climbed the ranks, starting out as a small importer and becoming a major player in the commodities market. He understood the values of good business management and chose to pass that knowledge on to his fellow *kehillah* members through an expert team whose training he arranged and funded. With these essential tools, they too can venture out onto the path to success.

Reb Ahron Klein, the executive director of Belz London *mosdos*, outlines the services offered by the facility:

- An employment agency that matches employees with employers.
- A business management service, with *kehillah* members who are expertly trained by the international Mesila organization, which is dedicated to helping families achieve financial stability.
- Regular guidance and training seminars for business owners, both new and established.
- Start-up loans for new businesses, ranging from £30,000 to £50,000.
- Coming shortly, courses in English, accounting, computers, and other basic skills to prepare those looking for work.

London boasts many groceries, green-

grocers, bakeries and hosiery stores, of which an impressive number are owned by members of the Belzer *kehillah*. It is heartwarming to see their industrious and *ehrlich* approach in providing for their families and, of course, for the community.

This is all carried out under the Rebbe's directive. If, after a few years in *kollel*, a young man sees he is not cut out for the *beis midrash* and wishes to go to work, he will seek a *brachah* from the Rebbe, who will inquire about his plans. If his proposal sounds reasonable, the Rebbe will give him the go-ahead, but if he senses that such a job or industry might compromise the young man's *Yiddishkeit*, he will advise otherwise.

Either way, the Rebbe stipulates that his *chasidim* start their married life in *kollel*. "Since it is common to marry young in Belz," Rabbi Klein explains, "if not for a *kollel* setting, the *chasanim* would otherwise miss the opportunity to complete those crucial *yeshivah* years."

Similarly, the Rebbe believes that the foundation for a *Torahdik* home is laid when it is initially steeped in Torah. A *kollel yungerman* mingles with *bnei Torah* and his day is spent in a Torah atmosphere, which naturally imbues his home and young family with Torah *hashkafos*. Lastly, a *yungerman* must finish those early learning years for the simple reason that he will now be running his own home and must know the basics of *halachah* for the home, which differ from *halachos* he had to know as a *bachur*.

After these learning years, a person can look ahead to his goals for the future. If he sees himself as a solid *ben Torah* who will

shteig and succeed in *avodas hakodesh* as a *melamed*, a *maggid shiur*, or a *dayan*, he is encouraged to remain in *kollel*. If he feels otherwise, he will be fully supported—by the Rebbe and the *parnasah* division—in finding work or setting up a business. Either way, he can use his talents to benefit the community.

"Leaving a *kollel* setting for work does not mean leaving behind a life of Torah, *chalilah*," emphasizes Rabbi Klein, reiterating the Rebbe's outlook.

"But a person should not jump into work unprepared. He should learn the tools of the industry; he should familiarize himself with the industry's relevant laws and regulations. He shouldn't borrow money without a payback plan."

Rabbi Klein shares the case of a *kehillah* member who opened a promising business. He invested well and the business quickly became popular. Very soon, though, it started to slide—not because of a lack of customers but because the young man had no management skills. He did not know how to use a five-pound note wisely and squandered his money.

"We saw what was happening and sent in one of our Mesila representatives. For a minimal charge, he took over the reins of the fledgling business and now manages it fully, from paying employees' wages to filing accounts. As for the business owner, he gets a generous weekly wage but nothing more. Instead, the profits are saved and re-invested in the business when necessary. And everyone is happy.

"That is an example of how we saved a good business from floundering and put the owner back on his feet."

One person's ideas can spark a *parnasah* revolution for another. We're looking at a number of ideas we received from readers, and hope to continue to do so throughout this series.

Doing Business with the MTA

THE POWER OF KNOWLEDGE

One of the reasons business networking is so powerful is because it allows for the spreading of information. Shimon Katzman, a 30-year employee of the New York City Metropolitan Transit Authority, known as the MTA, gave *Ami* an ideal example of this when he contacted us to describe the *parnasah* opportunity that exists in supplying goods and services to the MTA.

Mr. Katzman runs the bid desk at the MTA, which buys about \$2 billion of goods and services each year. Companies bid to supply those good and services.

Mr. Krausz,

I have an idea for how to improve the *parnasah* situation in our community. I have so many friends with amazing ideas for good businesses, but they don't have a clue what to do with those ideas. We can change that.

Let's say someone wants to import a specific product. He doesn't have any idea how importing from China works, but there are many *heimishe Yidden* out there who do know the ins and outs of importing and who want to help others. So why not make a website where people can mentor their fellow community members? The site could provide a forum for everything from legal discussions to how to open a store, how to import, how to sell online, how to handle real estate issues, or how to patent an item.

Everybody needs information, and almost everyone has something to offer. On the website, people would be able to search for someone to help them. They could consult by email or by phone, or by meeting in person, according to their needs.

We can't guarantee everybody a good income, but we can improve the situation.

A.G.



"A lot of people who have small businesses bid with us, and they win. The contracts don't necessarily go to the biggest companies, though certain things, of course, specifically go to big companies. But garbage bags, batteries, cleaning supplies, and numerous other things can be provided by anyone.

"Occasionally we give out work to printers, which they can also bid on. We spend a couple million dollars a year on maps, printing six million maps. I got Edison Printing to bid with NYC Transit, and they won jobs a number of years."

The bidding process is relatively simple. "There's a state publication called the New York State Contract Recorder. You can find it online and see what's available in your field. It includes many different state agencies, not only NYC Transit. Then you can go to our website and get the bid documents."

The bid documents must be downloaded, signed and notarized. Then bids are submitted to the bid desk, and the vendor waits for the bidding to take place.

Mr. Katzman noted that the MTA may be introducing bidding that takes place entirely online this year.

He added that there are no tricks to winning a bid. "If we say we want a Stanley screwdriver and you offer us some cheap version, that won't work. But if you offer us what we're asking for and you have the low price, it's yours.

"Don't think you can be a smart guy and that we won't check the quality and

IDEAS

Mr. Krausz,

I came across your ad requesting ideas for *parnasah* opportunities. I would like to share with you information about the School of Electrical Education. Although many young men prefer to attend college or go into a “clean” business, there are individuals who have the talent, problem-solving skills, and desire to create with their hands. They often look to apprentice with a tradesman in order to learn a trade. The challenge is that most contractors prefer to hire a beginner who has a basic knowledge of the field. At most they might do a favor for a friend or relative and hire someone who knows nothing.

As a licensed electrical contractor of many years, my husband, Yitzchak, saw a need for a high-quality trade school. His aim was to present electrical contracting companies with qualified novice electricians, and to provide interested individuals who understood the value of starting at the bottom of the ladder with a respectable and potentially lucrative livelihood.

The School of Electrical Education is conveniently located in a spacious new facility in Brooklyn. It is licensed by the New York State Education Department and has highly qualified instructors who have many years’ experience in the industry. We offer a 300-hour daytime beginners’ course that provides a solid foundation for beginner electricians, as well as evening continuing education courses in boiler wiring, fire-alarm installation, estimating, and motor control.

Yehudit Gelb
Student Coordinator
School of Electrical Education



quantity. We check everything. There was one company that sold us garbage bags. We wanted them packed 144 per box; they put in 132 per box and thought nobody would sit there and count. But the people in the warehouse counted one box, two, three, and then they called and said, ‘Please take your whole shipment back, repack it and send it to us 144 in a box.’

“And if you bid and never deliver, they’ll put you on the blacklist and they’ll never do business with you again.

“The good side of doing business with us is that we pay. We pay every 30 days because we’re mandated to do that by the state.”

There is a similar bidding process for construction jobs in the MTA system, and there is a different process for bidding on Access-a-Ride contracts for cab companies.

Deciding to bid doesn’t necessarily mean that you have to be a producer of the goods the Transit Authority is looking for.

“I know a *frum* guy who bids on printing. He doesn’t have his own printing place; he’s what’s called a jobber. And the federal government prints thousands of different booklets a year. He bids on those and once in a while he wins.

“We have one company that bids with us on bus parts. To me it sounded like a crazy thing that a

“A lot of people who have small businesses bid with us, and they win. The contracts don’t necessarily go to the biggest companies.”

IDEAS



Mr. Krausz,

Two years ago, I came up with an idea to help with *parnasah* issues, particularly in *chasidische* communities. I was especially motivated to come up with a solution when I noticed how many middle-aged men in the community were stuck at dead-end jobs.

When a *yungerman* is ready to leave *kollel* to support his young family, he will often grab the first entry-level job that comes his way. But without any marketable skills or know-how, he remains stagnant at a job that doesn't have any room for growth. By the time he is in his forties, he finds himself stuck in the very same position he grabbed out of desperation ten years earlier—one that he isn't passionate about or committed to. His job doesn't particularly suit his personality and abilities because he didn't take the time to explore what line of work he'd excel at, and now he is stuck because he needs the income.

Another issue many of these men face is the fact that they aren't familiar with the new technology needed to stay in their line of work.

I want to establish a database of companies that are willing to take on unpaid interns and give them the experience they need. This will give a young man the opportunity to see if a particular line of work is appealing to him, and it will give him the necessary skills to become a marketable employee, as well as the confidence that he can succeed.

A *parnasah* is much more than a paycheck. Helping young people to discover where their talents lie will enable them to look for employment that they are passionate about and committed to, thus giving them potential for growth.

I presented my idea to a number of *parnasah* matchmaking services and they were enthralled with it, but it seems to be the business owners who aren't embracing my plan. To get business owners on board, they need to understand that this system would benefit them too. Training unpaid interns will create marketable employees. Giving these men work experience will translate into entry-level workers who actually have experience and who don't need to waste time training or testing out the waters to see if the job is a good fit. Participating in this program is a win-win proposition, especially considering the invaluable *mitzvah* of helping a young family toward *parnasah*. And you can't put a price on that.

Isaac Sofer

company that does not manufacture buses should be bidding on bus parts. Her price is always 10 percent more than the bus companies'.

"I asked her why she was bidding on bus parts if these guys always beat her. She said, 'Not always. I call them up, I get the price from them, and then I bid. Sometimes they'll forget to bid or their bid will come late. I stay on top of it; my bid will come on time and I'll win. They'll sell me the parts for the same price they'd sell them to the Transit Authority and they won't lose.'

"She won a bid for \$330,000 and she made \$30,000 on it. I asked her how often she wins, and she said about once in 30 bids. She makes \$30,000 by sending out 30 envelopes."

Bids are opened every day between Tuesday and Friday, with about five to ten bids a day. But Mr. Katzman says those are just the bigger bids, above \$10,000. There are also sometimes purchases of less value for items that are needed for small immediate purposes.

An interesting point is that despite all the buses that the MTA operates, there is no bidding on tires. "We rent all the bus tires for environmental reasons. If we have 7,000 buses and replace the tires every six months, what do we do with 28,000 used tires that get worn out? You can't dump them. So they rent them from the big tire companies, who can decide what to do with the old tires."

INITIATIVES

In the face of a crisis, askanim step into the breach. Here are some who have developed innovative organizations to help their fellow Jews. In this series we will be featuring other initiators.

A Google for Parnasah

DUVI HONIG AND THE PARNASSAH NETWORK

Duvi Honig is the founder and head of the Parnassah Network, which many people may know best from his yearly Parnassah Expo, which brings hundreds of businesses and thousands of individuals together under one roof. When he explains the work he is doing, he often contrasts it with the work that emergency *chesed* organizations do.

Unlike organizations like Hatzalah or Tomchei Shabbos, his main focus is not trying to alleviate a crisis. “I always tell people that, *baruch Hashem, klal Yisrael* did a tremendous job with the emergency crisis and *chesed* organizations. They’re beautiful.”

Instead, he’s trying to help people find *parnasah* before a crisis starts. And that can be harder to understand.

“When you show someone a crisis, they get it. When you see someone not breathing, you do CPR. But to explain to someone that you live in a nice house but it’s mortgaged and you have debt and credit cards is harder.”

And keeping people from getting into such a situation is even more remote in people’s minds, even if it is no less necessary.

“One thing I’d fix if I could is that people would understand that *parnasah* is the most important thing today. It’s so downplayed. So many people are losing their houses because they don’t have *par-*

nasah. It’s like Hurricane Sandy, with the destroyed houses, but you don’t see the waves or the storm—and these people don’t have insurance and the crisis is much bigger.”

He also says that unlike many organizations, which focus on a specific communal problem, he needs to have a wide scope.

“In regard to *parnasah*, every person has a different need. One needs education, one needs vocational training, one needs connections, one needs funding.

“My organization is an umbrella for 12 different organizations. Every service we have is an organization unto itself. But they all have to interact. If you only service one specific thing, that’s not tackling the *parnasah* crisis.”

Duvi started the Parnassah Network around 2009. “I felt the pain. I looked around and there was nothing for anyone. I saw the people in the streets during the recession—my neighbors, my friends. I myself got hurt by the downturn, and I realized there was no network for people

to get back on their feet.

“I figured I’d build the networks and walk away. In the meantime, the more I went in, the more I saw [how much] it was needed and that I needed to hold it together. I took on all the financing for the project; I have no salary. It became my life.”

That network includes such disparate services as the Orthodox Jewish Chamber of Commerce (OJCOC), a business brokerage and investment center, a Women in the Workforce division, a job board, the Parnassah Expo, and several other divisions.

It’s already international in scope, but Duvi also sees his model as a plug-and-play system. Opening a new office in a new city simply requires connecting the staff to the existing network, so that the Parnassah Network serves as a kind of Google for *parnasah*. That’s efficient because of the cost savings, but even more importantly because of the added networking power.

They’ve already served at least 18,000



INITIATIVES

people in 25 states and seven foreign provinces and countries. There are over 500 businesses in the OJCOC and over 1,100 people registered in the Women in the Workforce division. There are further statistics that demonstrate the organization's huge global reach. And Duvi is planning heavy expansion in the very near future.

One organizing principle in his efforts is the idea that the new business market is nothing like the old one. People who want to excel in the marketplace are much more empowered—if they realize it.

“Today it's a new world. People can manufacture without factories. People don't have to hire accountants or bookkeepers or graphic designers. Everything is available freelance, through the Internet. You can run a whole business without any employees and have a full staff.”

That concept ties directly into the business networking that is an essential part of helping people with *parnasah*.

“In the Chamber of Commerce you have almost 600 businesses describing services they provide that you won't find in the Yellow Pages.

“Through understanding what networking is and having someone hold your hand and guide you through the process and help you find what you need to be self-sufficient, you can own a business while you work nine to five. You can use freelancers, and you don't even have to meet them. That's where our world is today.

“When I started the organization, my main approach was to get people jobs. The world changed. People have their own businesses on the Internet even if they work nine to five.

“And there's a whole different business

“Last night he called to tell me he got a contract to do the flooring for 72 townhouses. That was all from giving him a way to network.”

world today to service those people. By focusing on it and enhancing those tools, people are able to do it on a much larger scale.”

The model is also designed to get people up and running as quickly as possible. Because of the way Jewish men often enter the workforce, there's a special urgency about getting into it quickly.

“Once we leave *kollel* and start facing the world of bills, we're in over our heads. You have, say, five tuitions and need food for a family. If you're on government assistance programs, you want to get off, but you have to increase your earnings so quickly. At the same time, you don't have the proper tools.

“The only way to help you is for us to create shortcuts for you, and that works. We give all the information in one-day seminars—for example, on sales or how to start an online business.”

Duvi is hoping to open offices in every Jewish community to supercharge the network. One of his organizations oversees w-based networking groups. He says that these have to be seen as necessary community resources in the same way as Hatzalah, *bikur cholim* organizations, or other entities.

“When people who have skills network, the sky's the limit as far as what they can do. Everything's possible—they just have to be pointed in the right direction and

have the right contacts. That's networking.

“Someone called me last night to thank me. He used to work for a flooring store. He had managed a warehouse for 12 years. He lost his job. His family was falling apart. He didn't have tuition money, food, anything—no life.

“When he called me at that time, I told him that we were about to hold a Parnasah Expo. I said, ‘You'll start your own flooring business. Call up the suppliers you used to work with and get samples.’ I gave him a big booth. He had decorators stopping by to offer him work.” The business took off.

“He just did flooring for the Lakewood Cheder. Last night he called me to tell me he got a contract to do the flooring for 72 townhouses. That was all from giving him a way to network.

“Another story: We arranged a panel to help people transition, find their strengths. There's a radio host I speak to sometimes. He told me he just spoke to someone on the radio who mentioned that he had been a *rebbe* until age 60, when he needed a new job. At the Parnasah Expo we assessed him as being good at risk management. Six months later, he has an office here and in Eretz Yisrael, and earns full *parnasah* from it. At his age he was able to do it through networking.

“That's what we do all day, build networks.”

INITIATIVES

Looking for Success

SPEAKING WITH MENY HOFFMAN
OF PTEX AND LTB

Meny Hoffman runs a successful business solutions company, Ptex Group, but over the last few years he's expanded his work on behalf of the Jewish business community by running LTB, the Let's Talk Business summit, a project of Ptex that brings motivational speakers, entrepreneurs, venture capitalists and hundreds of attendees together in Brooklyn to exchange ideas and network.

Meny himself is in high demand as a speaker on *parnasah* issues.

He says that peer pressure is a cause of overspending. "In the secular world, the person buying an expensive baby carriage is probably a person who can afford that carriage, which isn't true in our community." But he also says that peer pressure is causing people to go into business uninformed and unprepared.

"What's happening is that people are driven to succeed for two reasons. One, there is an urgency about making a good living and covering the cost of living that pushes people to be successful; and two, there is peer pressure to be successful.

"We live in a society that is community-based, so it's a huge mix, and people want to be successful because they see a successful person. People make career choices without proper research and knowledge. Sometimes they're successful, but sometimes they don't make it. A lot of people who sound like they're going



to be successful haven't done the right research, and after four years, they've blown \$400,000 and they're out of a job. They can suffer for the rest of their life in regard to their *parnasah*.

"The same is true in retail. We see a lot of people who look like they have successful stores, but they have no profit at the end of the year; ultimately, the numbers don't add up.

"It's okay that you want to try, but you need to get the right information, know where to look. We all understand you need *siyata dishmaya*, but you have to do *hishtadlus* to find out the steps to make the right decision. Those are the things that are offered by conferences like ours, or by columns like 'Lunchbreak' in *Ami*, which present some success stories in order to show how to achieve success.

"The earlier we can bring these young entrepreneurs into the workforce and give them the right advice, have them network with the right people, the greater their chances of success. This way they won't,

chas v'shalom, pay the price later."

He says that at one point networking was almost taboo because business owners in the community were too protective of their secrets. But sharing ideas has now become a common ideal.

"If you have success at something, why not be open so that other people can reach out to you? Give time and advice. Everybody says, 'I don't have the time,' but when it comes to making a tea party, an event for *tzedakah*, everybody's there to try to give *tzedakah*. If you can give an hour of time, that hour can help a person achieve much more success. He can get much more from an hour than from thousands of dollars of *tzedakah*. That's something that needs to change, and it is already changing.

"We have entrepreneurs who give a lot of charity. The biggest charity you can give is to say, 'I'm available a few hours a week if you have questions.' This would be a breakthrough in the world of business."

"The biggest charity you can give is to say, 'I'm available a few hours a week if you have questions.' This would be a breakthrough in the world of business."

ARE WE AT FAULT?

Is Spending Too Much the Problem?

FINDING FINANCIAL STABILITY THROUGH PLANNING

When a family isn't making it financially, does that necessarily mean that they need more money? No, according to the international financial education organization Mesila. In many cases a reassessment of their finances reveals new ways to make ends meet.

Mesila has branches around the world, and they provide Jewish education about budgeting and home finances along with individual counseling for families who are trying to clarify their own finances.

Shmuli Margulies, the chairman of Mesila, explained that while the organization, after identifying income enhancement possibilities, helps people identify their expenses and where they could make cuts, they do not judge people's expenditures.

"We're not saying people are negligent or careless or materialistic. Our community, especially, has our priorities right. Some are simply not aware of the dangers of the world we live in."

Josh Hurewitz, who heads Mesila's Baltimore branch, says that in Baltimore they had originally just offered counseling for families facing financial straits. "Then we realized that upfront education was necessary. There were many people who would not have gotten in trouble had they known more."

Now they provide quarterly seminars, with a special focus on young couples first starting out their married lives, to help



them get off on the right foot in the beginning. Mesila's Lakewood branch, similarly, works with Beth Medrash Govoha's program for *chasanim* and *yungeleit* to help provide this kind of education.

Many of the families that attend the seminars then ask for counseling.

The counseling process, he said, starts with the family filling out a form that details their income and expenditures. "Many times people are incapable of filling out the form," Mr. Hurewitz says, because their finances are still so opaque to even themselves. Mesila volunteers help them to fill out the forms.

There are numerous reasons that people don't have a handle on their finances, but Mr. Hurewitz says that the problem is not due to inability. "People are ignorant about their finances, not incapable."

Young couples in particular may not really look at their budget when starting off, and they incur expenses because they haven't really had to think about money beforehand, as single people.

Communication between spouses can be a problem, as well. "If the husband and wife come from different backgrounds

with different views on money and spending, that can be an issue." Mesila regularly presents a class given by a psychologist to explain to couples why communication about money can be so difficult.

The usual budget for a Jewish family is tight. "I say that in terms of expenditures, Jews observe Thanksgiving every week." But Mr. Hurewitz says that Mesila specifically empowers Jewish families to make individual choices about their finances, rather than choices based on what everyone else is doing.

He says that there is no generalization to be made about what spending families can cut. "But the biggest thing in regard to budgeting is a plan. I tell classes all the time: What is the most expensive thing you buy in a supermarket? The thing you forget and have to go back and get." Such an item is grabbed off the shelf without regard to price or suitability. "Planning saves money."

Knowing your finances isn't just about knowing what to cut, he says. "One thing that initially didn't make sense to me when I joined Mesila was that you are supposed to ask people if they have any ideas about

ARE WE AT FAULT?

HOW TIGHT IT GETS

While conspicuous consumption may be an important factor according to many experts on the parnassah crisis, the simple fact is that a Jewish lifestyle is expensive. Below are numbers as presented to us by a reader.

In New York City, the middle class is calculated by the De Blasio administration as being those making between \$67,000 and \$138,000 for a family of four.

I earn \$100,000 before taxes.

We have 6 children. It's likely that we'd land in the "middle class."

Here are some of our expenses:

Housing/rent—\$2,500 for a 3-bedroom apartment	\$30,000
Medical insurance—\$1,200	\$14,400
Tuition—6 x \$300 average=\$1,800	\$21,600
Food—\$500 per week, not including Yom Tov	\$25,000

Total \$91,000

This is before any other expenses such as shoes, clothing or emergencies. We are talking basic needs.

Do the math about whether it's possible to survive, even as someone "middle-class."

opportunities to increase their income."

But he says that this approach actually works very well. It's often easier to make a little extra money than to cut, and once Mesila has given a family an idea of what its real financial needs are and how much of it is missing from their budget, they know how much money they need to make. Without that, they only have an amorphous idea that they need more money, which makes decision-making about making extra money impossible.

Mesila has also put in place programs for the youngest members of *klal Yis-*

rael, to help teach them about finances. Batya Weinberg, who heads the Mesila Education Department, said that their curriculum has been put in place in upwards of 150 schools.

She says that financial stress for families usually does not come from actually not having enough money for basics. Much of what students learn in Mesila's classes are important *middos* lessons.

"We teach the children about distinguishing needs from wants and about planning and thinking ahead," she says. One exercise involves the students first working on

budgeting time. With a limited amount of time in a fictional amusement park, how will they divide their time among the rides? Then they transfer the exact same framework to a scenario involving money: purchasing school supplies with a limited amount of funds.

She says that social pressures have increased on children, and that one of the lessons they impart to students is that concern for your fellow Jews can be a good reason to downsize your spending. "We empower kids to realize they have an impact on their society and their friends."

ARE WE AT FAULT?

On the Front Lines

DEBT AND THE JEWISH COMMUNITY

If anyone has seen the inside story of the *parnasah* crisis, it's Ari Koppel. After the financial crash of 2008, the Brooklyn resident changed his profession and started a debt settlement company with his daughter. He told *Ami* that he was shocked by what he found: massive overspending.

"I've had homeowners, business owners, attorneys, doctors, psychologists, and dentists whose cash flow went down considerably during the financial crisis and they weren't able to pay any of their bills. A lot of people went into foreclosure or weren't able to pay back equity lines or credit card debts. I dealt with all these types of problems.

"What I've seen was that people making a very nice living—\$200,000 to \$300,000-plus were always spending what they made and going into debt for considerably more. I've seen people with \$300,000 of credit card debt.

"Basically I've seen that no matter which side of the fence they came from people weren't spending just what they made. If they made \$150,000 they were spending \$200,000 or \$250,000. Also, a non-*frum* person who is successful in accounting has two kids. A *frum* person has five or eight or ten kids, so he's not as successful as he thinks he is, because he's dealing with *yeshivah* tuitions and families five times the size of his co-workers.

"I've seen people living in all types of homes and driving all types of cars who are spending 20 to 30 percent more than they make. It's not just the person who works



and makes \$50,000 and his wife makes \$30,000 who can't afford to live. I've seen it with people making \$300,000, people with just no regard for where they're going to get their next dollar and who rack up an exorbitant amount of debt."

He says that while he's no longer in the business, he knows that banks have become much more strict about settling debts.

"Five years ago you were able to settle these things for five or ten cents on the dollar, whereas today it's a minimum of 50 percent-plus. The banks aren't nearly as forgiving as they used to be."

Things may be getting worse for many people soon, he says.

"There are still a tremendous number of people in foreclosure. The courts are backed up by two to three years, and a lot of people haven't paid mortgages in years, but the banks just recently started to go after them and they'll catch up to them."

He said that although nowadays credit is much tighter, just a few years ago it was very loose, and many in the community are still suffering the consequences.

"Now it's very hard to get financing. The ratios have to work.

"Five years ago people were buying houses with ten percent, five percent or zero down. Today to buy a house you need exact income documented, you need

the credit, and you need the down payment. There are no games whatsoever. So people who are buying homes today are really qualified for that. People aren't able to get equity lines as they could prior to five years ago.

"People used to use Mastercard and Visa to make a bar mitzvah and for a *chasunah* they would use a home equity line. People kept refinancing and using their homes as piggy banks and there was tremendous abuse of the way people spend money. For a *frum* person there's a tremendous amount needed just for the minimum, but people were driving expensive cars, going to hotels for Pesach.

"I had a guy who came to me in foreclosure on his house. He told me, 'Where I *daven* it's more of an embarrassment to say you didn't take your family away to the country than to say your house is in foreclosure.' This is what I've seen.

"There are no necessities anymore; everything's a necessity. Sending your kid to camp used to be a luxury. Somebody can say, 'I have to fix up my house because no one will want to do a *shidduch* with my family. If I don't drive a nice car how will it look?'

"The luxuries have become necessities. There are people who live within their means, but what really shocked me was I've never seen so many professionals with financial problems."

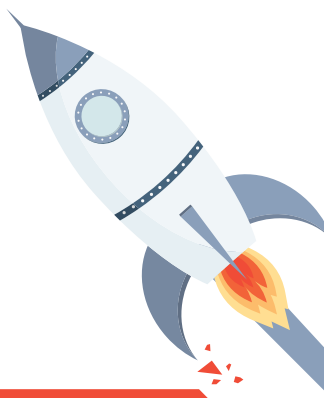
#STARTMEUP

Technology has created a revolution in how business is done, and it has particular relevance for our communities, where making money in addition to a regular paycheck has never been easier. Businesses now can show their wares on social media websites like Instagram and receive and fulfill all their orders through e-commerce websites and tools. This special edition of #startmeup looks at another technology-related change in business that could help our community with *parnasah*.



The exponential growth of the startup scene worldwide should provide some food for thought, particularly in how it relates to our unique society. Our worldview sees *parnasah* mainly as a responsibility or necessity, as opposed to the more secular view in which a career is an issue of personal fulfillment and self-identity. The prioritization of full-time

Torah study for as long as possible combined with our complex and nuanced approach to secular education has resulted in a heavy focus on particular business sectors. This, coupled with the high cost of maintaining a *frum* lifestyle, has generally speaking pivoted our workforce towards learn-on-the-job, best-bang-for-your-buck career types. Real estate,



nursing homes, insurance, etc., have been excellent options thus far, but we would add our voice to those already suggesting the exploration of technology as a viable alternative. Much has been written about ongoing efforts in Israel to incorporate interested *chareidim* into the local globally renowned hi-tech economy. Well-intentioned employers and community activists rightly recognize the potential synergy and are seeking a sensitive and sensible approach to advance this agenda. The common thinking is that years of intensive, high-level Torah learning has birthed an entire demographic characterized by sharp intellect with inquisitive, problem-solving mindsets on top of an already stereotypical Jewish entrepreneurial spirit, a startup's human resources department's dream hires. That said, while the offices of Google and Facebook are heavily populated with (and often founded by) members of The Chosen People, our specific community is highly underrepresented. Far more can, should and will be written on this subject but for now we will simply highlight a few benefits of a tech startup career over a traditional corporate one.

YOU WILL RECEIVE RECOGNITION.

As opposed to the hierarchal corporate system, the emphasis is squarely on talent and diligence, not so much on Ivy League degrees or resumes. Barriers to entry are low and although it sounds cheesy, anyone can succeed. Employers will quickly advance through the ranks an employee they deem worthy, no need to follow a prescribed timeline up the ladder. In a startup there is no time to waste.

YOU WILL LEARN FROM INNOVATORS.

Startups typically operate in a more horizontal, no red tape fashion. Teams are small and will be comprised of various levels of seniority, giving you direct access to the people who are innovating, not merely implementing. Basically, an apprenticeship on steroids.

YOU WILL WORK IN A GOOD ATMOSPHERE.

Startups are high energy, collaborative, and positive atmospheres because their survival depends on it. You won't find yourself desperately befriending the potted plant in your cubicle. There is also a less-rigid dress code (facial hair is a plus nowadays!), and hours and vacation days etc. are more flexible in nature. Also, considering that much of the work is done digitally there are more opportunities to work remotely.

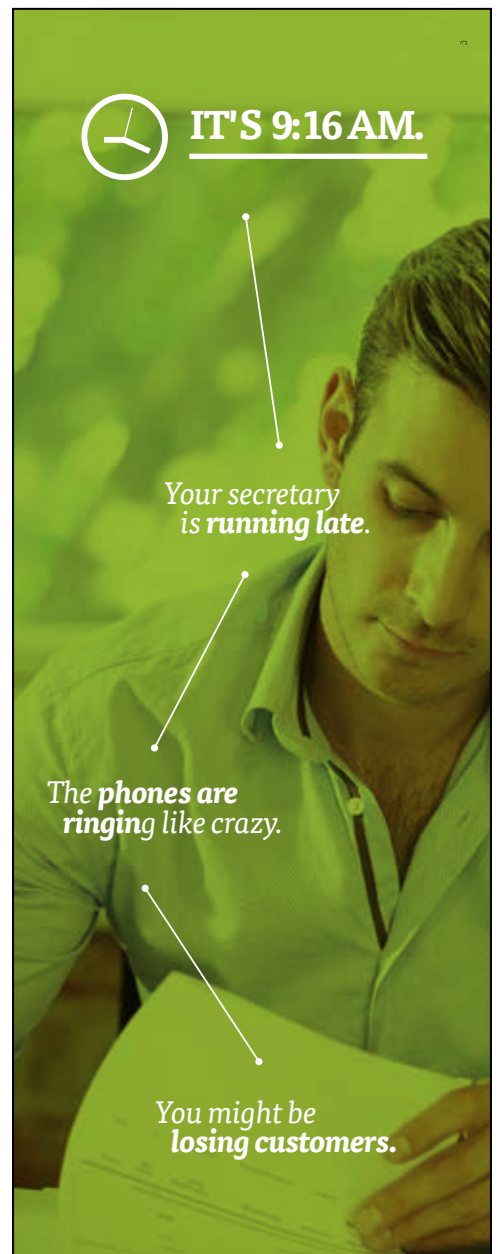
YOU WILL BE REWARDED.

Although budgets are usually tight and that could mean a more frugal starting salary, startups will typically make up the difference by providing an employee incentive program. Stock and options can obviously go a long way upon successful exit or IPO.

Sounds great, no? The thing is that like most careers, there is a certain amount of preparation necessary and merely showing up to an interview for an entry-level position with a winning smile is unlikely to cut it. Preparation in this case involves some basic training in software, hardware, coding languages and more. And so our question: What initiatives can we as a community undertake to foster these skills and thereby expand the career options for young people entering the workforce? We've got a few ideas (fodder for future columns), what are yours? ●



Asher Weinberger and Eli Blumstein are childhood friends and business partners who have embarked on numerous ventures together. They serve primarily as CEO and creative director, respectively, of their fast-growing e-commerce menswear startup Twillory.com.



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