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On living beyond our means, 1929.

"ON LIVING BEYOND OUR MEANS."

RABBI ABBA HILLEL SILVER.

THE TEMPLE, SUNDAY MORNING,

MAY 12, 1929, CLEVELAND, OHIO.



I should like to divide my subject this morning, "Living Beyond Our Means," into three divisions: Living beyond our means physically; living beyond our means emotionally, and living beyond our means financially. And will you try to remember that what I shall say this morning applies not only to the other man but to you and to me.

Many of us are living beyond our means physically. We are living at a pace which destroys. Industry and business have speeded up to a terrific tempo, so that men are called upon today to work under the highest pressure. The machine,--and by that I mean not merely the physical machine but the machine system and the machine organization which the machine has built up,--makes exorbitant demands upon a man's energy. Frequently it demands every ounce of energy.

There are industries today which will not employ men who are over forty-five years of age. There are industries today which will not employ men who are over forty years of age, whether as laborers or as executives. Thus while human life has been prolonged through the discoveries of medical science, the useful business or industrial life of a man has been materially shortened. Men are called upon to work at a frightful speed, and it is no wonder, therefore, that so many of

who
them/are compelled to live beyond their means physically
break down. They simply burn up.

Thus, for example, while we have made remarkable progress in checking disease, diseases like typhoid, tuberculosis, diphtheria, and other diseases which result from over-strain, from overwork, from over-fatigue, like heart diseases, are on an appalling increase today. This speeding up process, which is being accelerated daily, has given us more comforts. We enjoy today, even those of us who are in modest circumstances, comforts which lords and princes a hundred years ago did not have.

But the increase of our comforts have increased our wants. The more we have the more we want, and the more industry is being keyed up to give us the things which we think we want. We have more comforts today, but we have no more leisure and no more peace of mind. Physically, many of us are living beyond our means, and are paying an appalling price for it.

Emotionally, we are living beyond our means. Emotionally, we are over-stimulated. A man cannot work hectically and be driven for eight hours a day, and then quietly relax in the evening. The speed rhythm enters into the blood. So that our pastimes have been speeded up. We no longer relax. We consume our free hours, many of us, in a rather furious pace of pleasure-seeking. We want our amusements to be exciting. I suppose that is why

so many men take to gambling in a mild or in a more strenuous form. They cannot be alone; they cannot be quiet; they cannot entertain themselves in the placid ways of the mind and spirit. They need constant excitement and constant exhilaration. I know men and women who attend theatres and the moving pictures and parties every night in the week. They simply must keep going; they simply must kill time.

Now this living beyond our means emotionally holds true not only of grown people today but of our young people as well. They too are being over-stimulated emotionally. That is particularly true of the sons and daughters of the rich. They begin today their social life at a high tempo, when they are still in their early teens,--high school boys and girls; and they do all that their elders do, and then some. It is quite the thing today for boys and girls of sixteen and seventeen to begin an evening of dancing at eleven, and not to return home until one or two or three o'clock in the morning, frequently unaccompanied and unchaperoned.

Now this freedom which these young boys and girls enjoy, and sometimes abuse, is the sharpest kind of excitement to their emotional life, and diverts them from the quieter and steadier educational interest which ought to be supreme during those maturing years of their lives. This over-accentuated emotional interest diverts them from the pursuits in which they ought to be engaged.

And their fond parents stand by quite helpless. Sometimes they protest; most often they do not. They are afraid because "everybody is doing it." They are afraid that their boy or girl would be looked upon as queer, different. And so the whole generation of our young people, here and elsewhere, is being subjected to an unwholesome, emotional, over-stimulation. They are living beyond their means emotionally.

Financially, many of us are living beyond our means. There are so many, many people who try to keep up with the Joneses. Now there is something to be said, perhaps a great deal to be said, for the quite natural human desire to rise in the scale, in the social scale of living; especially in a land such as ours where social gradations are determined largely by wealth and income, one can understand, and I think with sympathy, this natural desire of people to live, or at least to appear to live, on a high and lavish economic scale.

But in this process of trying to keep up with the neighbor, there are also many heartaches and tragedies. It is easy and pleasant to climb; it is terribly hard and humiliating to have to come down. There are many people who live to the last dollar of their income in an effort to keep pace with a certain social set, and when a period of hard times sets in they find themselves strapped. They have no accumulated resources

upon which to fall back, and they make the most desperate, the most pathetic efforts to keep up that standard which they had set up in their days of affluence, for fear if they let go of that they sink into social oblivion. Very often they make terrible sacrifices to keep up that standard. I know men in this community who live in very beautiful homes and keep up a standard befitting the rich, who simply cannot pay their pitifully small obligations to the Community Chest.

Living beyond our means is true not only of those who want to move in the circle of the rich, but of our middle classes and our laboring classes. Witness this orgy of installment buying which is now going on in our land. Now, much may be said in favor of installment buying. It is not a new institution; it is not new to American economic life. Men and women of modest circumstances have always bought certain things on the installment plan,--the furniture, the piano, or a home sometimes. But this wild inflation is quite a new phenomenon in our life; and I think that American industry is largely responsible for it.

American industry is today built upon a program of continued mass production. Continued mass production depends upon continued sale of volume, and so American industry has built up a huge and marvelously effective machine, organization to sell, and every conceivable device for persuading people to buy, every

inducement, every seduction, is being used to persuade people to buy not only necessities but luxuries. The inducement is usually that of easy payments over a long period of time, and high-pressure salesmanship is being employed throughout the land to inveigle men into buying.

Now men today, many men, have obligated themselves far beyond their income, for they buy not one thing at a time on the installment plan, but many things. They have mortgaged their future, and when a period of hard times sets in they are left at the mercy of the seller. Frequently they are compelled to lose not only that which they have invested, but the thing in which they had invested.

I am afraid that when all is said in favor of the installment plan, there is an element of real economic slavery involved in it. The American workingman never did possess a large measure of economic security, and this living on his future is still further decreasing that small margin of independence and security which he possessed. There was a time when people were ashamed to be indebt; there was a time when men prided themselves on the fact that they were not in debt. That attitude is fast vanishing from the lives of many Americans. There was a time when the installment plan was looked upon with distrust by reputable industries and business houses, but today, because industry feels the need of mass production and mass distribution, men have arisen who have justified

the installment plan and have called it economically desirable.

I, for one, am not in a position to say. I think the future will tell the story. But whatever influence that new tendency in American economic life may have upon our economic structure in the days to come, this is certain today: that tens of thousands of Americans are living financially beyond their income and beyond their means.

Recently I came across this rather boastful statement on the part of one of the directors of the advertising department of one of our huge automobile industries. "I am firmly convinced that the great American tendency to live beyond our means, and attempt to keep up with the Joneses, has been one of the biggest factors in the amazing prosperity of America." Now, I am not so sure of this "amazing prosperity of America." I am impressed with the amazing orgy of spending which is characteristic of America today. Do not misunderstand me. I am not at all sure that the American workingman is not entitled to have his automobile and his radio and the electrical appliances in his home. Why shouldn't he have them? There is enough of a social surplus to go around in this land. This land of ours is rich beyond the imaginings of men in resources, and our machines have made it possible for us to reach down into the bowels of

the earth and bring up wealth measureless and untold. There is no reason in the world why a man who works honestly and faithfully shall not enjoy these things, but he should proceed to demand a wage which will make these things possible for him. Clearly, it is not sound economics nor sound judgment to spend money which a man has not yet earned.

We are living beyond our means physically, emotionally, financially, and we are paying the price in unhappiness of one kind or another. I know of business men who are old before they reach the prime of life, spent and exhausted. The sap of their life has been used to oil the wheels of an industrial machine, and after the machine gets through with them it scraps them.

There is nothing so ruthless as modern industrialism; not consciously ruthless, not consciously brutal, but the very set-up and mechanism and impersonality of it, the drive, makes for a ruthlessness and a cruelty which are appalling. Men break under the strain. Frequently men console themselves,--and I move around with them, and I know how they think and how they reason and how they speak,--frequently they console themselves with the thought that after they will have spent twenty, twenty-five or thirty years of their lives furiously in business, in industry, and amassed a fortune, they will retire; then have a good time, then enjoy themselves, then

live.

That does not happen in one case out of a thousand, for most of them are dead before the time of their retirement from the business world arrives; and if not dead they are physically broken, so they really can't enjoy their years of retirement. One must be well and alert and eager to enjoy leisure. One must have a bit of the spirit of youth and adventure to enjoy freedom from occupation. The machine is too exacting and too jealous to permit a man to conserve too much of his energies for his after life.

We spend ourselves emotionally too early. And again I say that is particularly true of the children of the rich, of the well-to-do. They taste life with all its relish too early; their talents become dulled too early. So that when they enter the years of their lives, the 20's and the 30's and the 40's, when life should bring them every day novelty and freshness, they are stale, emotionally weary, disillusioned.

There is only one way, my friends, in which to live happily, and that is to live within our means, remembering all the time that we have but one brief life to live, just a few years and then we are through, and to live those few years profoundly, deeply, steadily and well. There is only one department in human life wherein we never live beyond our means, and that is the intellectual

department, the sphere of the mind. There frequently we do not live according to our means; there frequently we permit our treasures to go unexploited and unused. How many of our people become intellectually atrophied; how many of our people simply do not use the marvelous gifts which a good God placed within the mind and soul; how many of us fail to cultivate our intelligence, so that we will learn how to think clearly, creatively, imaginatively, independently, freely, continuously; how many of us go adventuring intellectually in the undiscovered world of men. All too few of us. And if we did that more, we would do less of this. We would realize that the abiding and deepest joys of life come not from exhausting ourselves physically in the pursuit of wealth, not in exhausting ourselves emotionally in the pursuit of pleasures and excitements, not in exhausting ourselves financially in an effort to keep up a standard of living which does not in the least contribute to our well-being or to our peace of mind, but that the deepest and most abiding joys of life come from within, from our own resources, from the cultivation of the mind and the soul; from a mind which seeks truth, and an eye which seeks beauty, and an ear which seeks harmony, and a personality which seeks friendship.

And joy comes to us from spiritual things, which are so cheap and yet so priceless; which can be had for the asking and yet which so few fail to possess.

How to live within our means is a simple,
homely, yet terribly difficult lesson to learn in life.

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The TEMPLE BULLETIN

THE TEMPLE
East 105th St. and Ansel Rd.
CLEVELAND, OHIO

Abba Hillel Silver, D.D.
RABBI

Rabbi Leon I. Feuer
Minister of Religious Education

SUNDAY, MAY 12, 1929

RABBI SILVER

will speak on

"On Living Beyond Our Means"

The Sabbath Eve Service
5:30 to 6:10

The Sabbath Morning Service
11:00 to 12:00

The Temple Bulletin, published weekly from the middle of September to June, by Tifereth Israel Congregation, E. 105th Street at Ansel Road, Cleveland, Ohio. E. E. Wolf, Pres.; Emanuel Einstein, Treas.; Rabbi Leon I. Feuer, Editor. Subscription price, 50 cents per annum.

Entered as second class matter, Dec. 11, 1925, at the Post office at Cleveland, Ohio, under the act of March 3, 1879.

Music for Sunday Morning, May 12th

Organ

Prelude (10:15 A. M.)

The Courts of Jamshyd

(Persian Suite) Stoughton

Spring Song Macfarlane

Perecuse from Jocelyn . . Godard

Postlude

Marche Russe Schminke

Paul Allen Beymer

Anthem

O Lord Thy Word Lemare

Baritone Solo

Father of Mercies Engel

Paul F. Kinnison

Sunday Services Continue Through May

One of the largest congregations of the year was in attendance last Sunday morning when Rabbi Silver spoke on "What Happens to the American Business Man After Fifty?"

Next Sunday morning he will continue his discussion of some intimate problems of every-day life. He will speak on "On Living Beyond Our Means."

A Busy Week

During the past week Rabbi Silver addressed a public meeting in behalf of Palestine in The Bryden Road Temple, Columbus, Ohio; the convocation of the Cleveland College for

Women; the banquet of the National Home Study Council at the Cleveland Chamber of Commerce and the Hospital Day Celebration at the Public Hall.

Sunday Evening, May 26th—Annual Congregational Dinner



The Annual Dinner Meeting of the Congregation affords our members an opportunity of assembling for an evening of congregational fellowship and of acquainting themselves with the work that the Congregation is doing through its religious and educational activities and its various organizations. A number of important items of business will be placed before the membership at this meeting including a consideration of a program of activities for the coming year. There will be a number of interesting reports as well as the President's message.

Instead of being held at a hotel the Annual Meeting will be held this year at The Temple in Mahler Hall. The Program Committee for the meeting is arranging a fine program of entertainment and music for the evening. All members of the Congregation should make every effort to attend.

Children's Art Exhibit

The Temple Library is featuring an exhibit of the work of the Jewish Art Group of the Temple Religious School. This group is composed of children in the Religious School who are interested in studying Jewish art and expressing through that medium some of the work of the classroom. Some of the work produced by the group is exceedingly interesting. The class is under the direction of Miss Ada Krause.

Members of the Temple Men's Club!

**BE THE GUEST OF THE
TEMPLE MEN'S CLUB**

at its

ANNUAL LUNCHEON MEETING

Wednesday, May 15th—12:30—Allerton Hotel Ballroom

ADDRESS BY

PROF. HENRY M. BUSCH

Of the School of Applied Social Science at Western Reserve University,
who gave such an excellent talk on the "Whither Mankind" Symposium.

Election of Officers and Board Members

Kindly return your reservation card to the Temple Office
AT ONCE.

THIS COMING SUNDAY

May 12th—One O'clock—Statler Hotel

TEMPLE ALUMNI ASSOCIATION

ANNUAL DINNER MEETING

Program

A few short addresses

Music and entertainment

Election of Officers

Dancing

Reservations—\$1.50 per person

Temple Religious School

Report for the Week

Total enrollment, including the High School—1334.

Number of pupils, Kindergarten to 9th grade, inclusive—1207.

Average attendance for the week—94%.

The following classes had 100% attendance: 1C, Miss Silverman; 2D, Mrs. Grossman; 3C, Miss Savlan; 3D, Miss Curtis; 3E, Mr. Friedman; 4A, 4B, Mrs. Frankel; 5B, Mrs. David; 7A, Miss Gimp; 8F, Miss Fink; 9C, 9D, Miss Krause; 9E, Miss Rubin.

Sunshine Fund

The collection of the Sunshine Fund for the week amounted to \$37.19.

Teacher's Supper Meeting

The final Teacher's Supper Meeting of the year will be held on Wednesday evening, May 15th, at 6:30 P. M. in Mahler Hall. The attendance of all members of the staff is required at this meeting.

Temple High School

Graduation

The annual graduation exercises for the Temple High School have been set for Sunday morning, June 2nd, at 10:30 in Mahler Hall. The Temple will graduate twenty-four boys and girls who have completed three years of study in the High School. In addition certificates will be issued to six young men and women who have completed two years of additional study in the Temple College Department. The commencement address will be delivered by Rabbi Max C. Curriek of Erie, Pa.

High School Players

Last Sunday morning the High School Players gave an interesting performance of Booth Tarkington's one-act comedy, "The Ghost Story." The cast was composed of High School students, and the play was very ably directed by Mr. Ralph Colbert, a member of the faculty.

The Temple Wishes to Acknowledge with Thanks the Following Contributions:

To the Floral Fund

Mr. and Mrs. Sam M. Bloch	In memory of Mrs. Henry F. Klein and Mrs. Ida Guttenberg
Mrs. Frances Strauss	In memory of Hiram Jaskalek
Miss Fannie C. Eisenman	In memory of mother, Caroline Eisenman

To the Scholarship Fund

Miss Esther Reiter and Mrs. Simon Klein	In memory of Mrs. Clara Schaffner, Mrs. Lena Friedman and Hiram Jaskalek
Mrs. Lena Fellingner	In memory of Morris Newman of Chicago
Clarice and Charles Auerbach	In memory of grandmother, Caroline Eisenman
Mr. and Mrs. J. W. Heller	
Mr. and Mrs. Sidney L. Marx, Mr. Lawrence Neuman and Mrs. Sophie K. Neuman	In memory of Paul Liebenthal

"I am firmly convinced that the
great Am. tendency to look beyond
our means and attempt to keep
up with the Joneses has been one
of the biggest factors in the amazing
prosperity of Commerce."

As. Dir. & Adv. - Cadellac
Mott Co. Co.