



The Yeshiva University OBSERVER

VOLUME 65 ISSUE II

SEPTEMBER 2021

TISHREI 5782

YU SHARES NEW COVID-19 POLICY INCLUDING REINSTATEMENT OF MANDATORY BI-WEEKLY COVID-19 TESTING



NEWS

BY REBECCA ADUCULESI,
NEWS EDITOR

In an email sent out to the student body on September 23, 2021, students were informed that mandatory bi-weekly on-campus COVID-19 testing will resume. Just as they were required upon returning to campus for the start of the semester, students were informed that they must submit a negative COVID-19 test before returning to campus from the High Holiday break.

Prior to this update, students were not required to get COVID-19 tested on campus. Students were required to submit a negative PCR test taken a maximum of five days before returning to campus for the fall semester, but once it was submitted, no further testing was required. In addition, in the beginning of the fall semester masks were not required in any campus building. However, on August 30, five days after the semester started, a “temporary” mask mandate was instituted for all students in academic buildings, regardless of vaccination status.

While the email sent to students

does not specifically address YU’s mask policy, the email did state, “We understand that testing requirements and mask wearing can be challenging, but we are putting these protocols in place to ensure that we all can learn in person together and have a healthy and successful year.” This implies that the “temporary” mask mandate may still be in effect.

The email stated that “all students (even if [they] are fully vaccinated) are expected to upload proof of a negative COVID-19 test taken in the prior 5 days or a copy of their positive test from 10-90 days ago.” However, the University will allow a rapid antigen test to be submitted due to the timing of the holidays. In addition, the email clarified that students who have been on campus over Sukkot must also submit a negative test.

The email also included that “starting Monday, October 4th, the COVID-19 Monitoring Program will resume twice week-

ly (Mondays and Thursdays) on-campus testing for the next few weeks, after which we will look at the infection rates and determine the testing frequency in conjunction with our Medical Director and applicable guidelines and best practices.” Students were informed that “testing on October 4th will take place from 10am-3pm in Yagoda Commons (215 Lexington) & 12pm-5pm in Weissberg Commons (Belfer Hall).”

Students were warned that “if [they] don’t test with YU on Monday, October 4th, [they] will be temporarily unable to access campus or the dormitories until [YU] receive[s] a negative PCR result.” In addition, students will be unable to enter any campus building or dormitory if they miss any YU COVID-19 test, unless they submit a negative PCR test. The email specified, saying, “Should your ID be turned off, you will need to submit a nega-

tive PCR result (not rapid antigen) taken at an off-campus facility. You will not be able to satisfy this requirement by testing at our monitoring program site, because you will not be permitted into campus buildings.” In the email, students were told that they should not come to class if they are not feeling well, and if they test positive they should notify the COVID-19 monitoring team who will assist them with isolation and quarantine.

Students shared their feelings about these measures. An anonymous student (SCW ‘23) told the YU Observer, “Although I understand that the need to keep the safety of staff, administration, students, and many more members of campus is a key element to ensuring a successful semester, I believe that having both protocols in place is a lot. If one were to test twice a week, then I feel that wearing a mask should not be needed since they will know whether or not they are carrying the disease around.”

שנה טובה!
FROM THE YU OBSERVER

EDITORIAL



FROM THE EDITORS' DESK:

ON LEANING INTO THE UNKNOWN

BY SHOSHANAH MARCUS,
EDITOR-IN-CHIEF

The advancement of knowledge inherently comes with a more advanced ability to predict the future. The calculated movement of our fingers allows us to have access to weather forecasts, diagnoses based on inputted symptoms, and even what mood we may be in tomorrow based on our Zodiac signs. Humans are put at ease and gain a huge sense of satisfaction from having the ability to foretell what may come tomorrow.

The world was shaken to its core beginning in the spring of 2020 when an unexplainable and unpredictable virus impacted the entire world. As of July 19, 2021, 1 in 10 people around the world have become infected with the COVID-19 virus. This number may be skewed due to lack of testing or poor documentation, but the following fact remains: the coronavirus has impacted the entire non-isolated global community to some extent. The initial lack of understanding of the COVID-19 virus and the ever-evolving nature of viruses has caused a huge increase in anxiety in the world.

The introduction of new strains, the constant updating of countries' travel policies, and the sudden closing and reopening of schools, have left people unable to foretell their future plans with certainty. Weddings have been cancelled, celebrations of births have been missed, tourist-based and small businesses have closed, and people have been locked out of their own country due to travel restrictions.

I have personally almost had my own wedding cancelled several times and have been a first-hand witness to the dismay faced by my father, a frontline health worker, when he discovered there is little to be done to actually treat this virus. COVID-19 has completely stripped the world of the predictability that humans are inclined to hold on to.

Determined to re-enter in-person college in New York this semester, I held my breath knowing that all my plans may come crashing down just as they did in the spring of 2020 when Yeshiva University closed. I will never forget the tension and haste to leave the campus that filled the Brookdale residence hall following YU's decision to close its campus.

To my surprise, however, I found that New York hardly changed. Though I understand to some extent the trauma that the city, along with the world, has endured this past year, it seemed that New York was doing just fine. I noticed some new restaurants and small businesses, but the city was still bustling, people were still rushing to get to their desired locations, and the notorious rush hour traffic was still terrible. New Yorkers were resilient and determined to keep up their pace and move forward, despite the tragic, unforeseen events that have occurred due to the rampant COVID-19 virus and the personal, monetary, and psychological loss that they may have been subjected to.

Though not a native New Yorker, I've always felt a strong connection to the bustling nature of the city and have felt especially attached since attending Stern College for Women. As students, we are influ-

enced by and absorb our surroundings and have been especially impacted by the global pandemic. Though college is typically a time for young people to plan for their futures, the virus has taken this security and time away from students. Despite this, I have found my peers to be impressively resilient. I am genuinely in awe of what my fellow students have been able to accomplish, especially in being able to complete such an emotionally and mentally difficult academic year. Some peers were even able to take advantage of amazing opportunities this past summer from working in Camp HASC to conducting research to working in a hotel to volunteering in Africa to obtaining a computer science mentorship to working with NCSY Hatzalah Rescue.

Instead of running away from the unpredictable, society, and especially students, have leaned into the unknown and shown a tremendous amount of elasticity during these trying times. May the Jewish New Year bring a continued resilience that allows us to trust in something much greater than ourselves and something we may not be able to plan for.

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UNIVERSITY RESPONDS TO STUDENT'S RAPE ALLEGATIONS



BY DANIELLE LANE,
MANAGING EDITOR

***Trigger warning: Brief mention of rape and sexual assault.**

On Thursday, September 2, 2021, Dean of the Undergraduate Faculty of Arts and Sciences, Karen Bacon, responded to a Yeshiva University student's anonymous claim that she was raped by a fellow male student. The original story, anonymously published by The Commentator on August 25th, alleged that a female student at YU was raped by a player on the men's basketball team "this past year."

In her response to the allegations, Dean Bacon stated that the YU administration "have all been stunned and pained by the recently published story" and that they believe

that "this is a matter that is deeply personal." The email goes on to say that the school has "already begun a series of meetings with groups of students to understand their concerns." The school has also begun updating its website to "more prominently display the security resources at your disposal as well as publishing a clear flowchart showing to whom to report any experiences of suspected danger, harassment or assault."

The email concludes by stating that "[t]he President has made this issue a top priority for the University, and he has personally attended these student meetings. I have been asked to spearhead this effort going forward, and I will be sharing with you further updates after the chagim (High Holidays) as we work together to ensure a sense of

well-being to our campus."

In response to the original, anonymously posted story, students expressed their outrage of the school's handling of the situation. Students created a Facebook page with 206 likes at the time of publication called "We Stand with Survivors," and planned a walkout, which was later cancelled.

When reached for comment regarding the email, the anonymous student shared with the *YU Observer* that "[t]hey clearly just sent it cause they are coming under pressure. They have ignored many community members who have reached out and I don't just think sending an When reached for comment regarding the email, the anonymous student shared with the *YU Observer* that "[t]hey clear-

ly just sent it cause they are coming under pressure. They have ignored many community members who have reached out and I don't just think sending an email will implement any change. I wanna see the change."

**If you or someone you know has been a victim of sexual assault or harrasement please know that you are not alone. The YU counseling center has licensed professionals who can help you in the event of a trauma and everything discussed with your counselor will remain anonymous.*

NEWS

YU PARTNERS WITH ANTIDOTE HEALTH TO PROVIDE HEALTHCARE FOR STUDENTS

BY GABRIEL GROSS,
NEWS EDITOR

In an email sent out to the student body on August 23, 2021, Yeshiva University announced that it has partnered with Antidote Health, an online healthcare company, to bring the student body virtual doctor appointments that can be set up in minutes.

This service will meet the needs for the vast majority of student medical issues. This 24/7 tele-health service replaces the health care centers previously located in Furst Hall and Brookdale hall which were staffed by physician assistants during daytime working hours. If a situation arises in which a student requires a physical exam or lab work, the student may go to a local walk-in or urgent care center and

center and utilize his/her insurance.

Over the past 18 months, the world has transitioned to seeing the many uses and benefits of technology in many areas. Particularly in the medical field, virtual consultations have become popular for those who cannot attend an in-person doctor's appointment.

Students across campus expressed their thoughts about the new partnership. Yoni Mayer (YC '23) stated, "I think it's cool and I'm hoping the school will give a small briefing on how to use it." Dani Lane (SCW '22) told the YU Observer, "I'm glad that the university is taking our health seriously, and I hope this new system serves the student body in an

an effective way."

A member of the Yeshiva University administration sent in his stamp of approval for the new online health service. Chaim Nissel, Vice Provost for student affairs, said, "We are very confident that Antidote Health will be able to effectively provide for the vast majority of student health concerns and illnesses. This new coverage provides medical guidance 24/7 rather than just during working hours".

All registered students received a text message with their username and a link to download the Antidote Health app. There is no need for stu-

dents to input insurance info or pay for sign-up to use this service. Students will also receive a welcome email notice from Antidote Health with the relevant link and an option to contact Antidote Health with any questions.



NEWS

TEMPORARY MASK MANDATE IMPLEMENTED BY YU

BY GABRIEL GROSS,
NEWS EDITOR

An email sent out on August 29, 2021 by Yeshiva University to the YU undergraduate community announced that a temporary mask mandate will be put into effect in academic and administrative buildings, excluding residence halls and dining facilities. The email clarified that “This policy is subject to modification.” The email also included that regardless of vaccination status everyone has to be wearing masks in the aforementioned locations.

Yeshiva University reminded students that if they are experiencing any symptoms of COVID-19, they should refrain from coming to class and consult their medical

provider. If you test positive for COVID-19, you must inform the COVID response team at covid_hr@yu.edu for faculty and staff, and covid-studentline@yu.edu for students. The email concluded by stating that they will monitor the campus environment and update the student body and faculty with information for after the holidays.

The mask mandate follows an email sent to students on August 27, 2021 by the COVID response team. They informed students that three students, one from the Beren campus and two from the Wilf campus, tested positive for COVID-19. According to the response team, no link between these cases have been found and all students that

tested positive are in quarantine. In terms of the rules for various students, the earlier email clarified, “Fully vaccinated individuals (defined as two weeks past their final vaccine dose) who are not experiencing symptoms do not need to quarantine but should observe themselves for any symptoms. If you remain asymptomatic there is no need for any action. If you are fully vaccinated and you develop symptoms, please immediately quarantine, get tested, and advise the school that you are positive. If you are not fully vaccinated, even if you have no symptoms, you are still required to quarantine for 10 days. Please advise the school of your situation. You should get tested 3-4 days after your last exposure, and advise us if you are positive.”

Students at YU had an array of

responses to the new mask policies. Shuie Berger (YC ‘23) said, “I can’t say I didn’t expect it, but I don’t think it will help at all. There is too much turnover in the school for it to be contained with masks, so I don’t think masking will do much. I think they should just leave it alone, and if you feel sick, you quarantine and get tested and that is it. I don’t think masking helps more than it harms”. In contrast, Akiva Garner (YC ‘24) stated, “Having been out of the pandemic mindset for a while makes this all the more difficult but if medical professionals believe that it’s the best thing to do then it’s important to listen to them. Ve’chay behem (you should live by them)”. Erica Sultan (SCW ‘22) continued Garner’s line of thinking and said, “It’s absolutely ridiculous that there were no mask mandates prior to classes in person.”



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OPINION



SUKKAHS SELF LOVE, AND BEAUTY STANDARDS

BY RACHEL GILINSKI,
SOCIAL MEDIA MANAGER

Many Jewish families have the custom to decorate their sukkah. Little kids in Jewish day schools make posters and construction paper crafts; some hang fresh or plastic fruit from the beams of the sechach, the sukkah covering made from natural materials; some families even have designated Sukkot ornaments, much like the kind people decorate Christmas trees with. I, however, grew up following Chabad customs, and according to the Chabad custom, you don't decorate your sukkah.

Decorating your sukkah isn't a sin of course, but according to Chabad thought, the mitzvah of the sukkah is something that by itself is deeply beautiful, and physical decorations, pretty as they might be, just can't reach

"...we get so caught up on decorating the sukkah that we forget about the sanctity of the sukkah itself."

rations, pretty as they might be, just can't reach that level of beauty. The Lubavitcher Rebbe mentioned in a letter written in 1954 that the sukkah is meant to teach us certain lessons and that the lessons would be taught best without

these supplementary decorations.

I have never seen any clear parallels that have been drawn between this idea of not decorating a sukkah and adherence to conventional beauty standards, but after a recent conversation with a friend discussing the former topic, I couldn't help but make a connection.

SEE **SUKKAHS, SELF LOVE, ...**, PAGE 8

Dissecting the Truth Behind Abuse of Power

BY ELI LEVI

Andrew Cuomo was the governor of New York from 2011 until he resigned on August 23, 2021. Conservatives will disapprove of what Cuomo accomplished and liberals will love what he achieved. Both parties will probably agree that he accomplished much in his career. Cuomo legalized same sex marriage, in New York, and the medical and recreational uses of marijuana. He enacted the NY SAFE Act of 2013 which authorized the strictest gun laws in America. He also expanded medicaid and raised the minimum wage to \$15.

Cuomo was a competent governor and got things done. I believe that Cuomo's resignation was largely due to 'cancel culture'. The best definition for cancel culture is this: "Cancel culture or call-out culture is a modern form of ostracism in which someone is thrust out of social or professional circles – whether it be online, on social media, or in person. ... Those subject to this ostracism are said to have been 'cancelled'." Generally speaking I am not a fan

of cancel culture, but I can accept that sometimes it is appropriate and sometimes even necessary to "cancel" people that are in positions of power. This can primarily be because people in power can abuse the authority they're given and they can influence people negatively. They have connections in the government and the courts which can lead to a conflict of interest. Therefore, I recognize that sometimes it may be necessary to cancel people that have that type of inappropriate influence.

One appropriate example of cancel culture that comes to mind is the former president Donald Trump. Trump was a person in a position of power, the president of the United States, who was accused by 26 women of various sexual misconducts ranging from groping to rape. This is a case where it was necessary to use the power of cancel culture. That being said, if we as a society are going to go down the path of cancel culture, it is a slippery slope and we must be very careful before we cancel anyone. In the case of Governor Cuomo, I believe we slipped. Cuomo is not like Trump and I do

not think it was correct to "cancel" him. Cuomo has a different nature from people like Trump. Politico said, "he acknowledged that his behavior and mannerisms might be perceived differently due to 'generational or cultural perspectives.'" Cuomo is an older generation Italian and it is perfectly plausible that much of the alleged harassment was simply due to differences in "generational or cultural perspectives." Additionally, Cuomo denied the clear accusation of groping altogether. There very well could have been wrongdoing on Cuomo's part, but to turn the power of cancel culture on someone like him, is something I do not think was correct as of right now. Cancelling someone should be reserved for people like Trump and people who have demonstrated a willingness to abuse their power.

Another example that comes to mind is Roger Ailes, the former CEO of Fox News. To quote Gabriel Sherman a writer for New York magazine, "I interviewed 18 women who shared accounts of Ailes' offering them job opportunities if they would agree to perform sexual favors for him." Roger Ailes is someone who committed many horrible acts and revealed a

clear willingness to abuse his power as CEO when he offered job opportunities in exchange for sexual favors.

There are many people who deserve to be "canceled," but as of now I do not believe Cuomo deserved to be one of them. It is important to recognize that even though it is possible that in a court of law Cuomo would have been found innocent of any wrongdoing, nevertheless he personally chose to resign. I think that speaks to his sense of duty to the people. Cuomo recognized that staying in office would cause a prolonged fight and would have led to a waste of time and resources in his office. Cancel culture is an extremely powerful tool that has the ability to knock people who would abuse their power out of the public sphere, but with great power comes great responsibility, and in this case I think the people abused their power.



OPINION



I Kept All The Precautions, But I Still Got COVID-19: From Isolation, Selfishness, and Transgressions

BY MILI CHIZHIK, NEWS
EDITOR

Three hundred days. I spent three hundred days in quarantine starting in the beginning of March 2020 to the beginning of January 2021. While I wasn't so worried about getting COVID-19 and the consequences for myself, I was terrified of getting my parents sick. I am overall a healthy person, despite my everlasting desire to eat pizza and french fries while going to sleep at 4 AM to binge watch everything on Netflix; however, my parents are not at their peak of health in their lives, therefore, getting COVID-19 was a life-threatening fear that loomed over us for over a year.

In January 2021, I moved into an apartment off-campus because the YU administration refused to offer one of my lab courses virtually and I couldn't risk travelling to school and being in close contact with other students while living with my parents. In mid-March, my parents and I finally were able to take a deep breath after receiving our two-dose vaccinations. However, despite our vaccinated status, we still kept the precautions laid out by the CDC and our healthcare providers because we knew it wasn't worth the risk.

After many family gatherings, a summer spent in Israel, and moving to a new apartment, I let my guard down once and attended an event without a mask. I figured most people there were vaccinated and my antibodies were still high from when I got my serological results to get out of quarantine in

Israel. Little did I know, I picked up the virus and exposed over one hundred people and infected at least three other people before I even realized it was COVID-19.

When my positive test result came back, I was shocked and devastated. I followed all the rules for over a year and a half: I always wore my mask in public and minimized my interactions with people who were not vaccinated. I got tested and received the negative result to send to school after I was already unknowingly exposed, the day before I was symptomatic. The worst part was that I exposed many, many of my friends and professors (due to the lack of a mask requirement), as well as both of my parents.

While my mind spiraled into an anxiety attack, the one thought that gave me hope was that I wore a mask the whole day I was in school and in public. I felt like I had a bad cold—which is a semi-annual occurrence due to lack of sleep, stress, and bad eating habits—and thought it would be best to wear a mask regardless so that others wouldn't get my cold.

After contacting the school to let them know I tested positive, they thanked me for updating them and that since most of the school is vaccinated, they weren't worried about others getting sick. My response to their nonchalance was that they must have forgotten that I was vaccinated, cleared to come to campus with my premature negative test result, and was not required to wear a mask, all while having COVID-19. Furthermore, after my inquiry of how I will be able to make up my coursework since I will be unable to attend classes, they did not offer a remote option. As told to me by a professor, the administration has instructed all professors to

decline requests for Zoom classes so students cannot use the virtual meetings to skip classes. While these intentions may make sense, there is no end in sight for the pandemic, so what are the contingency plans if a YU student gets sick and needs to self isolate?

I went into isolation in my room until ten days passed from the time my symptoms started, however at that point, my roommate and mother were already beginning to show symptoms. While dealing with the guilt of getting others sick and my own symptoms, I had to contact my professors myself to ask for remote options, most of whom agreed and set up zoom meetings for me. Between my studying for the Medical College Admissions Test (MCAT), my classes, and my consistent symptoms, I was exhausted and frustrated to say the least.

Many people reached out to me with kind words and offered to help, but the only thing I could say aside from thanking them was to encourage them to be careful and continue wearing their masks, regardless of their vaccination status and age. A common myth that many still believe is that young people don't get as sick, so they don't have to worry as much; heck, even I believed this...until I actually started to have symptoms. I was a poster child of COVID-19: over a week of headaches, congestion, runny nose, sneezing, fatigue, coughing, fever, brain fog, dizziness, loss of smell and taste, shortness of breath, and I can go on and on. My mother and I eventually went to receive the monoclonal antibody treatment at our local hospital to prevent our symptoms from getting worse. Thank God, my mother, roommates, and I are all feeling much better now; but every once in a while, a symptom shows up for a day or two, reminding and encouraging us to be mindful of what happened and what we must keep doing.

With this in mind, imagine our dismay when an article written by two students claims that the student body's autonomy is impeded by the mask requirement, how the temporary mask mandate was unreasonable and unfair to students, and how the faculty vote was put to blame for the mask mandate. Perhaps these writers and the 132 students (who were picked from a limited pool of male students) who "vehemently opposed" wearing masks should think of the situation this way: the more cases we have on campus, the less freedom we have; the risk of spreading COVID-19 is directly proportional to the lack of mask wearing and the less careful one is, the more selfish they are.

What is unfair is the assumption that the lack of freedom that comes with wearing a mask or being vaccinated is greater than the freedom and right to remain healthy. Those who oppose wearing masks and getting vaccinations are putting their peers, faculty members, families, friends and society at large at risk for the selfish belief that it violates their autonomy and religious values.

We have the scriptural and talmudic obligation to look out for our own health ["תְּרַחֵם אֶת-נַפְשְׁךָ"] and love our fellows like we would ourselves ["וְאָהַבְתָּ אֶת-רֵעִי כָמוֹתְךָ"], so knowingly putting our peers in danger is not only purely immoral, but against our religion.

Let us hope that after reciting the selichot [prayers for forgiveness] for almost two weeks, that the words "we have acted wantonly" ["וַיִּנְעָשׂוּ"] and "we have been obstinate" ["וַיִּקְרַע וַיִּשְׁקוּ"]—along with countless other liturgical verses in daily and high holiday prayers—have been said with true intention, understanding, and respect for the health of our brethren.

OPINION

SUKKAHS, SELF LOVE, AND BEAUTY

FROM PAGE 6

Primarily, I'd like to clarify that I don't believe our bodies are what make us who we are. You are not your physical body, you are your neshama, your soul, and your body is merely a vessel hosting this neshama while it carries out its purpose. Your neshama is intrinsically connected to G-d, arguably a part of Him, and therefore, intrinsically and deeply beautiful. Even so, G-d specifically designed your physical appearance. Do you, a simple human being, know what beauty is more than the omnipotent, all-knowing G-d does? You might not like how you look—many people dislike how they look. But that

doesn't make you any less beautiful.

You are not beautiful because of the makeup you wear; you are beautiful because of what is beneath the surface. You are not beautiful because of the way you look; you are beautiful because you are you.

I think most people I know have had insecurities about their appearances at some point in their lives. It isn't their fault either; it's the product of living in a society that demands superficial perfection and tends to neglect most meaningful forms of self-improvement in favor of shallow, temporary decoration. I

know too many gorgeous girls who are incredibly insecure whenever they aren't wearing makeup. "But you're beautiful," I try to argue, "and I'm not just saying it to say it." But it doesn't matter. They've been so often torn down by demanding societal standards that they forget that their beauty comes from their beautiful actions, and their intrinsically beautiful neshamot, and, yes, even their natural physical appearances, not from smudges of colored liquid.

Sometimes, we get so caught up on decorating the sukkah that we forget about the sanctity of the sukkah itself. Sometimes, we get so caught up on what others look like that we forget that they are not their looks,

that they are the thoughts and feelings and actions that belong to the person inside that body. Sometimes, we get so caught up on making sure we look picture-perfect, painstakingly obsessing over every imagined flaw and how to fix it, that we forget to analyze and work on fixing our inner selves.

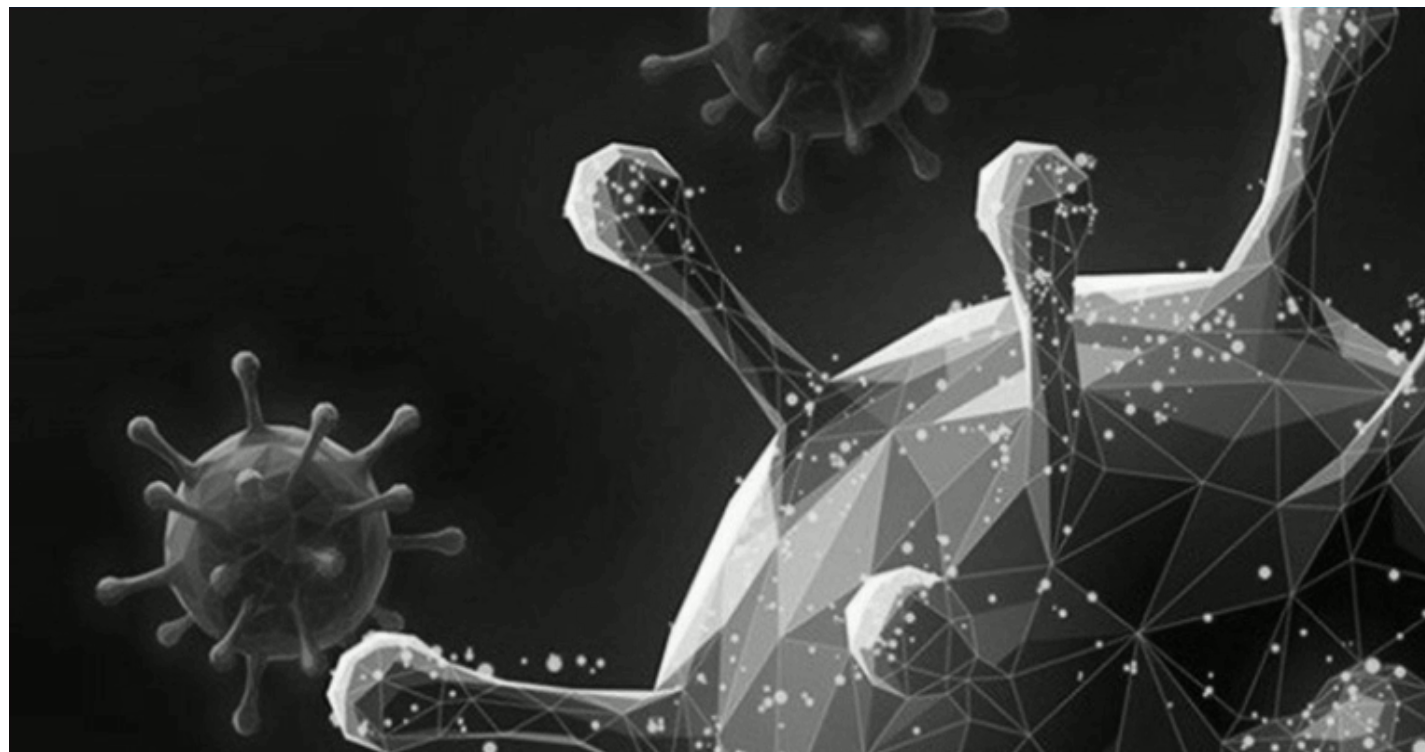
I think the Chabad custom of not decorating your sukkah, the idea that supplementary decoration isn't an enhancement but a distraction from the main idea, should influence how we see ourselves. Are you looking at the real you? Or are you so fixated on the flimsy decorations you obsessively attached to yourself that you barely know who you are anymore?

LET'S LEAVE COVID IN THE PAST - THE RIGHT WAY

BY ERICA SULTAN, SOCIAL MEDIA MANAGER

I am not surprised by how Yeshiva University opened up their campuses for only a week and a half of in-person classes; I am simply disappointed. During the summer, I, along with many others, signed multiple petitions that requested that classes before the month-long break for the chagim (Rosh Hashanah, Yom Kippur, and Sukkot) be remote.

There were countless reasons why YU should not have required the student body to return to campus. By the end of July, the CDC reported that the average number of hospitalization cases due to COVID-19, reached over 60,000 (including vaccinated individuals). The NYSDOH shared a study in mid-August which said that from July 12 to July 19 there were close to 3,000 new COVID-19 cases found in fully vac-



inated people. The CDC also reported that the new Delta variant is two times more contagious than previous variants.

Yet, *...the science clearly shows that even fully vaccinated people should continue wearing masks in public indoor spaces.* Yeshiva University

opened up with the sentiment that everything was "back to normal," that the student body can choose to refrain from wearing masks as long as everyone was vaccinated. This is completely irresponsible, as the science clearly shows that even fully vaccinated people should

continue wearing masks in public indoor spaces. Last semester, with a fraction of the num-

ber of students that are currently

on campus, very few, if any, students were vaccinated, as students were only beginning to become eligible for the vaccine. YU required students to test for COVID-19 multiple times a week. In addition to these precautions, the NYS Dash-

board was updated every single day. However, one quick look at the site will show that it is not being updated anymore and has not been for a while. For example, on August 27, 2021, the YU COVID-19 Response Team updated via email, all undergraduate students on three positive Covid cases as a result of only two days of in-person classes without a mask mandate. None of these cases were being doc-

SEE **LEAVE COVID THE RIGHT WAY**, PAGE 9

OPINION



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-Dr. Seuss

LEAVE COVID THE RIGHT WAY

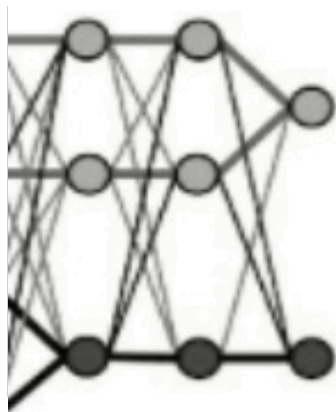
FROM PAGE 8

umented on the NYS Dashboard...

In the update, YU claims that they identified the 3 cases — one on the Beren campus and two on the Wilf campus — and that they had not identified any correlation between them. Considering that YU is not conducting nor requiring weekly tests, and the three

cases recorded were after the original PCR tests in which students had to take in order our friends, and ourselves are left unharmed by this new variant. It is through our decisions, our choices that we know to be correct and with Hashem's [G-d's] mercy, that we will be able to go into this new year, happy and healthy; while doing everything we can to leave COVID-19 in the past

years and not continue this pandemic into the new year.



Machine Learning and Artificial Intelligence

CLUB PROFILE:

MACHINE LEARNING and ARTIFICIAL INTELLIGENCE CLUB

BY ADINA BRUCE,
FEATURES EDITOR

Each month, the *YU Observer* aims to highlight one club available to the YU undergraduate community. For the September issue, the YU Observer is highlighting “The Machine Learning and Artificial Intelligence Club.”

Club Name: Machine Learning (ML) and Artificial Intelligence (AI) Club

Heads: Yitzy Richter, David Lifschitz

Relevant Campus(es): Wilf, Beren

What is your club’s mission statement? Why is this club important?:

Our three goals are:

1. Preach AI to the masses: it’s not rocket science. Anyone can understand the basics, and that’s what we seek to prove. Next time you’re at one of our events, take a look around and see how many Math, Bio,

Chem, English and first year Computer Science students are just weeks away from their first “Hello, World!” you can spot!

2. Build internal interest: With many YC CS students facing the question about whether to specialize in Distributed Systems or Data Science, we aim to give a taste of the real thing.
3. Improve and Advance Skills: Data Science is fun! Sharpen your skills with hands-on projects and competitions, and see what all of the craze is really about.

What was your pull to get involved in/start the club?:

There was a round robin event held our freshman year catered towards those without any real background or experience, and we were blown away by the genius and clarity of the ideas presented there. Things like “Linear Regression”, “K-Nearest Neighbors” and “Naive Bayes” sounded rather inaccessible and esoteric, but seeing how simple and beautiful the concepts really are was truly mind-blowing. We hope to pass that along, and to let

you experience firsthand that ML + AI is at the intersection of fun and fascinating.

What is your favorite OSL-provided food for club events?: Easily 16 Handles, if it ever reopens.

What are some things your club has done in the past? How is your club adapting to being back on campus?: We are coming back full swing! Last year we had some awesome events, including The Art of AI, AI for Dummies (a round robin event where board members showed off cool and real world uses of ML and AI), and an additional (in person!) speaker event on the Beren Campus supplied with delicious pizza from OS! (Unfortunately, 16 Handles was closed at this point.)

What are some plans you have for this semester/future semesters?: We have 4 in person events currently in the works, including an AI+ML Mini-Hackathon and a really cool Open Source Tech Showcase. Stay tuned for details!

What is your advice to someone looking to get involved on campus?: Join our Whatsapp group! Join the YU ML + AI community and be the first to know about upcoming events! Email irichter@mail.yu.edu and he will be happy to add you to the chat!

Anything else to say about your club: We’re not giving up the dream of one day being able to announce that we are supplying our club events with soft serve from 16 handles. Soon by you, Amen.

**Are you a YU undergraduate club head interested in seeing your club featured in a future edition? Email us at theyuobserver@gmail.com with your club name and the names of the club heads.*

שנה טובה ומתוקה!

May it be full of health, happiness and growth!

From: The YU Observer Family

FEATURES



SEFARDI SELICHOT

 BY RIVKA BENNUN

The school year is off to a great start for the Sephardic Club at YU, which hosted its annual ‘Mega Sephardic Selichot’ event September 1st on Wilf Campus. The event was a massive success, with around 80 students attending. This was the first time the event was held in two years, as it did not take place last year due to COVID-19 safety precautions.

Due to powerful rain storms from Hurricane Ida, students from the Beren campus were concerned they would be unable to attend the event, but after much deliberation they were able to take part in the meaningful service. “It was incredible to see such a high turnout of people given the weather circumstances which demonstrates the persistence YU students possess,” says Sephardic

Club Co-President Gilad Menashe (SSSB 24’), “Moreover, seeing the lengths people went to in order to attend and help out with the selichot was truly astonishing.”

The event was held in the Rubin Shul. Students first enjoyed an array of traditional Sephardic foods,

“It was a beautiful night to pray, It was fervently raining outside, and I felt like a child, **so free and so caught up in the words and prayers.**”

-Rina Shamilov (SCW 24’)

including lachmagine, kibbeh, borekas, baklava, and of course, lots of tea. Students then heard from YU Rabbi Mordechai Djavaheri who shared a Chasidic idea relating to Parashat Nitzavim and the process of teshuva. “Atem Nitzavim Hayom Kulchem – you have to all be here [standing before Hashem],” shared Rabbi Djavaheri. “All of you, doesn’t matter if you’re Sephardi, Ashkenazi,

Galiciani, Brisker – who cares? We’re all part of Am Yisrael.” Students were inspired by the words of Rabbi Djavaheri and it was a perfect segue into selichot.

Finally, selichot services began, with students leading the traditional Sephardic tunes. The selichot prayers

themselves lasted for about an hour as stu-

dents passionately prayed and sang together.

Students felt moved by the prayers. “It was a beautiful night to pray,” says Rina Shamilov (SCW 24’). “It was fervently raining outside, and I felt like a child, so free and so caught up in the words and prayers.”

When asked about the significance of the Club, Co-President Sarah Serfaty (SSSB 22’) shared, “The

importance of having a Sephardic club on campus is to represent the Sephardic students at YU and provide them with events that represent our traditions.” Serfaty added that “currently we’re still working on bringing a Sephardic minyan to Beren campus for shabbats but it has been very tough to convince the board to bring one but things are looking up B”H.”

While this annual event is one of the highlights of the year for the Sephardic Club, it is expected to be the first of several events, Serfaty says. The Sephardic community at YU looks forward to more events throughout the year.

FACULTY SPOTLIGHT: JOY LADIN

 ELI SAPERSTEIN

I was privileged and honored to conduct an interview with Professor Joy Ladin about her time and experiences at Yeshiva University. Professor Ladin is leaving Yeshiva University,

where she was a professor of English and held the David and Ruth Gottesman Chair in English at Stern since 2003. Following her transition in 2008, she returned to teaching as a woman after previously receiving tenure as a man.

ES: Based on your time at YU; If you could highlight the most valuable things for you at YU, what would they be?

 SEE JOY LADIN, PAGE

13



FEATURES

STAFF WRITER PROFILE:
YOSEF SCHER

BY RENEE LISBON

Each month, the *YU Observer* aims to highlight some of the YU undergraduate students who have written articles for us over the course of the semester. For the April edition, the YU Observer is highlighting Yosef Scher.

Name: Yosef Scher

College: Yeshiva College

Major: Biochemistry

Year: First year

Where and with whom are you spending the chagim

(High Holidays)? I'm in Boca Raton, Florida. I'm spending them with my family.

Favorite part of being on (or back on) campus? Meeting new people and making friends

Where and with whom are you spending the chagim (High Holidays)? I'm in Boca Raton, Florida. I'm spending them with my family.

Favorite part of being on (or back on) campus? Meeting new people and making friends

What do you miss most about Zoom school? Nothing! I focus so much better when there is in person school

Currently Reading: Educated

Currently watching: SWAT

Currently listening to: The Pre-Med Years (podcast)

Coke or Pepsi? Coke

Android or Apple? Apple

What's a quote/thought/or piece of advice you have for your fellow students? Be your best at all times.



Photo Credit Yosef Scher.

DAF YOMI AT WILF: REVIEWING ALL OF SHAS

BY KYLE SEIDEL

What if you were told that you could remember what happened on any Daf [page] of Shas [the talmudic order] through memorizing a series of seemingly wacky stories and mnemonics? My reaction a year ago would certainly have been one of disbelief and astonishment. Yet, a year after being introduced to the Zichru Program for Daf Yomi [daily Talmud study], I've seen that this goal is quite attainable. Ever since its start for this current Daf Yomi cycle the Zichru Program has certainly changed the scope of how one can view the learning of Daf Yomi.

Daf Yomi is often thought of as a quick way to get through a lot of Gemara. Many people when they think of Daf Yomi tend to place a strong emphasis on this "quick" aspect of Daf Yomi as they believe following the pace of a Daf a day is unlikely to allow one to retain much of their learning. This fit my initial experience when I first began listening to a Daf Yomi shiur. My approach to learning Daf Yomi was that I would be able to get a broad knowledge of many concepts throughout Shas as I would coast through Masechet after Masechet. I believed this advantage would outweigh the fact that I wasn't ensuring that I would understand or remember many of the finer points on each Daf. Nonetheless, I found myself able to still enjoy and gain a lot from the daily Daf.

However, my approach to Daf Yomi entirely changed when I was introduced to the Zichru Program. With all that introduction you're probably wondering what the Zichru Program is.

Zichru, designed by Rabbi Avraham Goldhar together with Barry Lebovitz, is a program that allows one to retain three major points from each Daf of Gemara they learn. The program is based on the principle that it is very easy to remember three items each day. A comparable situation would be if one was going to a grocery store to buy three items. This person would easily be able to list these items in their mind so that they could buy them in the store if they put a slight effort into committing the items to memory. Zichru follows this same structure of simply committing to memory three points from a Daf of Gemara. However, rather than forgetting the three items from yesterday's shopping list, one reviews the three points from the previous Daf the ensuing day to ensure they have retained the information. This might seem a bit challenging, but with the help of Rabbi Goldhar's mnemonics and memory hints, Zichru brings out one's potential to retain a large amount of information at a minimal time expense. Zichru gives a siman [mnemonic] for each Daf of Gemara. For example: Daf Bet is a House (Bayit), Gimmel is a Camel (Gamal), Dalet is a Door (Delet). These simple associations of a Hebrew letter to an item are then given a seemingly ridiculous story.

An example will illustrate this idea and shed further light on just how wacky these stories can get. The story for Masechet Sukkah Daf 29 is: "as the empty cot in the sukkah got soaked from the rain while the family ate inside, the master poured a pitcher on the face of a thief, who tried to sneak in and steal his lulav." This seems like a ridiculous story, though with the right tools it alludes directly to three things that occur on Daf 29. 29 in Hebrew is chof-tet, which can be read as cot. Thus, the empty cot in the sukkah that got soaked in the rain while the family ate inside reminds us of the Gemara's discussion regarding when it is raining into the sukkah at what point is it permitted to leave and go inside one's house during a meal. The master pouring a pitcher on someone's face reminds us of the idea that when it rains on Sukkot it is as if God, the master, is pouring a pitcher on the slave's face and saying I do not desire your service. Lastly, the thief who is getting the pitcher poured on his face reminds us of the opening Mishnah of the third perek [chapter] of Sukkah which discusses the halacha [law] of a stolen lulav. Thus, this seemingly arbitrary story is really a densely coded message which contains within



it many references to the discussions on Daf 29.

Many people have joined the Zichru program since it first began at the start of this recent Shas cycle (January 5th 2020). All Zichru subscribers receive a daily email with the story and Siman for the day's Daf and a detailed summary on the discussion in the Gemara related to the three points in the story. As more people joined the Zichru program, they contributed and added new features that are sent in the daily email. Now there are professional graphic illustrators who draw out the story for each Daf in a cartoon-like image. Additionally, there are Quizlets and pop-quizzes sent out, as well as animated videos. These features are all intended to make it easier to remember and review the structure of each Daf. Most recently for Masechet Sukkah Rabbi Aryeh Lebowitz, Director of Semicha at RIETS, recorded a Shiur in which he reviewed all the Zichru points from each chapter in the Masechet. With all these great aids to retain one's learning it really simplifies the process of memorization. However, the one key factor that remains to be discussed is how one actually reviews these Zichru Simanim and stories to remember them as time goes on.

I started learning Daf Yomi with Zichru

SEE DAF YOMI, PAGE

FEATURES



JOY LADIN

FROM PAGE 11

JL: For me, the best thing about YU has been my students. I've taught undergraduates at Princeton and other top schools, and I've never met students who, year after year, are more serious about life, or better equipped to learn what for me is the key truth about literary study: the truth that when we read and interpret texts, we reading and interpreting ourselves, so that when our interpretive abilities grow, so do our lives. When we were talking about literature, we weren't only talking about literature; we were talking about real life. What could be better than getting to work with students like that?

I know that some students – I'm looking at you, survivors of my Composition classes – felt I was pushing too hard or demanding too much. The truth is, I felt I owed it to you – I owed it to your Creator, the One who made you and entrusted you to me for a little while – to help you to grow into the greatness I saw in you. I never had a student who

didn't grow during our work together, and I never stopped feeling awe at the miracle of their becoming.

ES: What are some things you wish you would have done during your time at YU?

JL: I wish I had been aware of LGBT students' struggles from the first. Before I received tenure, I didn't know, and I didn't want to know how YU was treating LGBT students. I had all the privileges that came with living in a hetero-

normative society as a

(seemingly) heteronormative person. Even after I came out myself, because I didn't want to scare students away, I never challenged the unofficial don't ask, don't tell policy that continues to make it uncomfortable for people at Stern to talk about LGBT lives and issues. Ironically, there are some non-LGBT teachers who feel much freer to talk about LGBT topics than I did, but some have told me that they feel

constrained as well. Of course, this kind of silence is not just something that happens in Orthodox communities. As I say when I speak to non-Orthodox groups, such silences often fall whenever we merely "tolerate" people who are different. We act as if because we allow them to be there, everything has been resolved, and there's nothing to talk about. This is a form of denial and bad faith in which I was complicit before I came out. Since I've come out, I hope that by being openly who I am at YU, I have done some

measure of teshuva and helped make things better for the LGBT Orthodox community.

“...for many students in the LGBT+ community, **her presence has been especially valuable and inspiring.**”

-Professor Matt Miller

Professor Matt Miller shared a quote with the YU Observer: “As chair of the English department, I can say that Professor Ladin will be sorely missed. When I was first hired at Stern 12 years ago, Professor Ladin was someone who went out of her way to

make me feel comfortable and welcome. I know she has done the same for countless students over the years, and of course, for many students in the LGBT+ community, her presence has been especially valuable and inspiring. While her students think of her as ‘Professor Ladin’, I think of her as ‘Joy,’ and I am proud to call her a friend.

Shayna Herzsage, a recent graduate of Stern who majored in Neuropsychology and Creative Writing as well as the previous Managing Editor for the YU Observer, gave a quote to the YU Observer: “My first set of interactions with Professor Ladin in English Composition & Rhetoric were incredibly negative – almost comically so, considering how our connections evolved. I was frustrated, I was angry, and I was excited to end my first semester and never see her again. Since then, I took her for one more class, helped her with research for a project, and worked with her in the Beren Writing Center. My first-semester self would be scandalized to know my undergraduate life would intersect with Professor Ladin so much, but I am glad I had such a privilege.”

DAF YOMI

FROM PAGE 12

when the Daf was up to the last Perek of Masechet Pesachim. Ever since then at night I have reviewed with a friend in YU the Simanim from the recent days of Daf Yomi. This suggestion of reviewing with someone else was presented by Zichru and as time goes on it is the best way for us both to ensure we are remembering what we have learned as we test each other one by one on the past weeks Simanim. Over time we have amassed a large amount of

valuable information that appeared on each Daf and have been able to categorize them in our minds in the order in which they appear. This gives one a tremendous feeling of accomplishment that they are really taking responsibility for ensuring their learning is being retained. As Leora Moskowitz wrote in an earlier YU Observer article on Zichru, “It is thrilling to anticipate the bekius [wide-breadth] of knowledge that can be amassed by this method of review.”

I really internalized this feeling this past Shabbos when walking for 30 minutes from my home to listen to

Rabbi Aryeh Lebowitz's Daf Yomi Shiur in his Shul in North Woodmere. Over the span of that walk using the Simanim from Zichru I was able to review in my head three points from every Daf of Masechet Sukkah. That is over 165 separate discussions that occurred throughout the Masechet. That anecdote is just one small example of the value of Zichru: the ability to turn what could be a mindless walk into a mindful walk through the key discussions of an entire Masechet. In addition, it is quite fortuitous that Daf Yomi just finished Masechet Sukkah

so recently. As we head into the Holiday of Sukkot I am left with a newfound appreciation for many of the central ideas of the Holiday that Zichru has instilled within me and given me an ability to recall with ease. Zichru has truly elevated the way one can learn Daf Yomi majorly and brings with it so many positives. I can't wait to see where the Zichru journey will continue to bring me going forward.

MOVIE REVIEW:
THE GREEN KNIGHT

BY DANIELLE LANE,
 MANAGING EDITOR

In David Lowery's 2021 cinematic remake of the late 14th-century chivalric tale of heroism and romance, Sir Gawain and the Green Knight, Lowery faithfully retells while gracefully modernizing the classic story. While Lowery shortened the title to *The Green Knight*, he did not shorten the story by much. Originally an anonymous poem Lowery tells the famous story through beautifully filmed and edited vignets. Each scene features vivid color, imagery, and language as Camelot's King Arthur sends his nephew, Gawain, through the wilderness to the Green Knight to complete the task set before him.

The story begins on Christmas and details the preparation and voyage of Gawain as he sets out to meet the Green Knight. Told over the course of a year, the Green Knight first visits King Arthur's Christmas table and asks if he has a man who wishes to compete in a game. When Gawain accepts he is told that he

may make one strike to the Green Knight and then in exactly a year Gawain must come find the Green Knight who will then return the same strike to Gawain. Thinking he can outsmart the Knight, Gawain cuts off the Knight's head but the Knight rides away on his horse, head literally in hand. Leaving behind his axe which Gawain is to use on the Green Knight when they meet in one year.

After a year of preparation Gawain sets off on his journey laid down with both physical necessities as well as the magic protection from his mother. Along his journey he is met with many trials and tribulations: from robbers in the woods who steal everything from him and leave him for dead to women who seduce him only for him to find out they have been dead for a year. The forests of Camelot are filled with dark magic which Gawain must confront on



his way to almost assured death as he does not possess the same powers as the Knight.

After weeks of travel and countless memorable encounters, Gawain finally reaches the Green Knight's castle where he presents the Knight with his axe. When the Knight raises the axe to strike Gawain's neck, Gawain runs away to Camelot where he is greeted as a champion and made king upon the death of his uncle. The movie then flashes back to the Green Knight's castle where Gawain remains kneeling before the Knight ready to take his blow. The movie ends with the Knight

cutting off Gawain's head.

Through the many twists and turns of the movie the one thing that remains constant is the remarkable talent of the cast. Dev Patel who plays Gawain yet again shows his unbelievable range as an actor as he takes on the role of a 14th-century knight. Each cast member commits to the role to the point that it is nearly impossible to imagine them outside David Lowery's fantasy world.

The movie, which grossed about \$17 million in the box office has a 2 hour and 5 minute run time. It received a 88% approval rating according to the movie rating system on Rotten Tomatoes and a 49% audience rating.

THINGS TO DO IN NYC: LITTLE ISLAND AND THE MOMA

BY ELISHEVA HIRSCH,
 ARTS & CULTURE EDITOR

Getting to live in New York City, the home of such rich art and culture, is an incredible opportunity that YU students should take advantage of. This column will highlight a few NYC activities every edition, so check it out the next time a class is canceled or you have some free time. And if you do end up visiting any of these great spots, be sure to take a photo and tag @observeryu on Instagram!

What: Little Island

This brand new NYC park opened on May 21. It's essentially a manmade little island that appears to rise out of the water right off the shore of the Hudson River. With beautiful landscaping and paths, river overlooks, a playground, and an amphitheater, Little Island has been a massive success since its opening. There are upcoming festivals to be held in the park, and the amphitheater hosts multiple weekly free dance, drama, and music performances, so be sure to check the website before you plan a visit.

Where: On the West Side, off the Hudson River Park by West 13th and 14th streets

Price: From 6 a.m. to 12 p.m. each day, admission to the park is unticketed. After 12 p.m., however, you need to book a free timed entry ticket online.

To find out more: <https://littleisland.org/>

What: The Museum of Modern Art (MoMA)

The MoMA is one of the most famous (and fun!) art museums in New York City. It boasts an enormous collection of modern

and contemporary art. These include Van Gogh's "Starry Night" (there's nothing like seeing it in person), Monet's "Water Lilies," works from Jackson Pollock and Picasso, as well as many others. In addition to their established collection, they always have various changing exhibitions that are worth keeping an eye on for a particular subject, art form, or artist that catches

SEE THINGS TO DO IN
 NYC, PAGE 15

THINGS TO DO IN NYC

FROM PAGE 14

your eye.

Where: 11 West 53th Street,
Manhattan

When: Open daily from 10:30
a.m. to 5:30 p.m. On Mondays
from 10:30 a.m. to 1:00 p.m.,
the MoMA is only open to
members and their guests. Mu-
seum entry is by timed ticket
only, which can be purchased
online.

Price: \$14 with a full time
student ID (includes admis-
sion to all galleries and special
exhibits)

To find out more: [https://
www.moma.org/](https://www.moma.org/)



Milkshakes

with Elbow Room

\$6.50

Jerusalem Café

36th St. between 5th & 6th Ave



ALBUM REVIEW:

HALSEY'S "IF I CAN'T HAVE LOVE, I WANT POWER"

BY MIRIAM BLUTH

On August 27, 2021, Halsey dropped her fourth album entitled "If I Can't Have Love, I Want Power," co-produced by Trent Reznor and Atticus Ross. This piece of work takes us into a different dimension than the one Halsey's recent pop hits lived in; it brings us back to her alternative roots. This dark, edgy, and almost unsettling album makes it clear that Halsey wanted to do something different, as she successfully lures us into her mysterious dystopian musical universe.

The album kicks off with "The Tradition," an ominous piano heavy piece that feels like a villain's anthem. It sets a dark mood that flows into the next song, titled "Bells in Santa Fe." With a focus on the feathery sound of the synth, Halsey imbues a maniacally playful rhythm, picturesque of a suspenseful chase in the night. An abrupt ending transports us straight into "Easier Than Lying," an obnoxious punk rock tune that

deserves a crazy crowd and flashing strobe lights. It almost feels like a break-up song on steroids – angry yet satisfying – and is sure to get listeners moving. Next, Halsey takes it down a notch with "Lilith," using a chill, alternative, lazy drumbeat. The song has a certain rawness that creates the feeling of a live studio jam session rather than a song made for radio. This is also the first time in the album that Halsey uses a dab of stylistic autotune, and here it adds a dimension of dark yet controlled rage, fitting with the theme of the album.

In the next

tune, entitled "Girl is a Gun," Halsey maintains her ominous sound but brightens it up a bit. The piece is busy, heavily textured, and playful in an uncontrolled way. We reach a peak in the next song, "You asked for this." Crashing drums are flying everywhere, the rhythmic guitar is loud and crunchy, and it feels messy yet relieving, as if all her angry energy is spilling out to form this one piece of emo teenage like rage. Halsey then eases us back down with a slow ending, which transitions beautifully into the seemingly unfitting yet glow-

ing "Darling," a sweet, comforting acoustic piece that permeates a sense of serenity after the emotional storm Halsey just threw us into. But, staying true to the trend of the album, while clearly also being influenced by the nine inch nails frontman, Trent Reznor, we jump right back into Halsey's dystopia with "1121." This song feels like it jumped straight out of a horror movie. With hints of desperation and cunning, it's easy to imagine a villain creeping up

on their victims' with this track as the background.

Next, we get a little more

playful in the punky tune entitled "hon-

ey." It feels aggressively happy in an uncontrollable way, and with crashing drums and busy sound filling your ears, it's hard not to tap your foot along or shake your head to the racing tempo.

As the album begins to wind down, we have arguably the most downright creepy track of the album entitled "Whispers." Of course, being the dramatic queen she is, Halsey literally whispers numerous times on this track, giving listeners goosebumps as the unsettling suspense of the

song sets in. The tone of the song, as well as the lyrics, allow listeners to get a glimpse of the dark, self sabotaging side of Halsey's mind.

Finally, we get to the wannabe single of the album, "I am not a woman, I'm a god." This song has Halsey's alternative pop stamp all over it. It's edgy and original, emitting an empowering aura that embodies the "Mean Girls" strut down the school hall. It's crude and blunt but not to an unsettling degree, dancing perfectly on the line between boorish and bold. Coming close to the end of the album, the next track is entitled "The Lighthouse." It's once again dark and alternative, but unlike the previous fast paced punky pieces, this tune feels heavy and big in a cinematic and dramatic sense, as if it's the audio of a lucid nightmare. Its crashing chorus paints the perfect picture of a lighthouse view of a stormy sea in chaos. And finally, the 13th and final song that closes the masterpiece that is "If I Can't Have Love, I Want Power": "Ya'asburnee".." It's mysterious yet simple, sad yet hopeful. This mix of emotions is the perfect end to a perfect album, as Halsey slowly slips away, leaving us with a measure of satisfaction, alongside the urge to experience this musical whirlwind all over again.



YU OBSERVER STAFF SPOTIFY PICKS



BY BENJAMIN GOTTESMAN,
on behalf of the *YU Observer*

To highlight the personalities of our talented staff, the *YU Observer* chooses to share one of the staff's favorite picks each month. This month, the *YU Observer* has decided to ask the *YU Observer* staff for their favorite Spotify picks at the moment.

Shoshanah Marcus, Editor in Chief: Save your Tears by the Weeknd feat. Ariana Grande

Danielle Lane, Managing Editor: Petition by Tennis

Rebecca Aduculesi, News Editor: Keli by Aryeh Kunstler

Gabriel Gross, News Editor: See you Again by Tyler the Creator/Inner Worlds by Zusha

Mili Chizhik, News Editor: Stairway to Heaven by Led Zeppelin

Eli Saperstein, Opinions Editor: If You Could See Me Now by The Script

Esther Perez, Opinions Editor: Ochilah by Ishay Ribo

Aaron Shaykevich, Opinions Editor: Always by Panic! At The Disco

Avior Hazan, Features Editor: Never Gonna Give You Up by Rick Astley

Adina Bruce, Features Editor: Jail by Kanye West

Gitty Boshnack, Science & Technology Editor: Seder HaAvodah by Ishay Ribo

Leia Rubenstein, Science & Technology Editor: Sibat HaSibot by Ishay Ribo

Nicole Abittan, Science & Technology Editor: Vehi Sheamda by Mordechai Shapiro

Jake Scheckter, Business Editor: Hotel California by The Eagles

Amalya Teitelbaum, Business Editor & Manager: Alone Together by Fall Out Boy

Eli Levi, Business Editor: Bohemian Rhapsody by Queen

Elisheva Hirsch, Arts & Culture Editor: Sunshine by NEEDTOBREATHE/Vzakeini by Devorah Schwartz and Bracha Jaffe

Benjamin Gottesman, Arts & Culture Editor: Adon Olam by Oshi Bloom

Cayla Muschel, Arts & Culture Editor: I Miss Those Days by Bleachers

Adi Benhanan, Website Manager: My Love by Inez

Atara Bachrach, Website Manager: Budapest by George Ezra/Million Bucks by Smallpools

Ezra Jacobs, Business Manager: Nigun Moshiach by Dovid Lowy

Erica Sultan, Social Media Manager: Would That I by Hozier

Rachel Gilinski, Social Media Manager: I Just Wanna Shine by Fitz and The Tantrums

Belina Milhem Jena, Layout Editor: Butter by BTS

OCHILA: AN ARTIST'S PRAYER



BY BENJAMIN GOTTESMAN,
ARTS & CULTURE EDITOR

One of the most well-known points of the yomim no-
ra'im (High Holidays) is the
chazzan's (cantor) stirring
prayer in which he asks God
to grant him the gift of elo-
quent speech so that he may
adequately represent the
congregation. He concludes
this request by declaring that
while it is man's responsibil-
ity to organize his thoughts,
it is only God who allows
speech and prayer.

This tefilla (prayer) establishes
an important relationship be-
tween creators. God creates man
with the ability to feel. God aids
man in expressing that feeling.
This is a particularly deep level
of creation; God creates through
the vehicle of created man.

In turn, man is able to exhibit
the highest level of free will,
the expression of independent
thought, while acknowledging

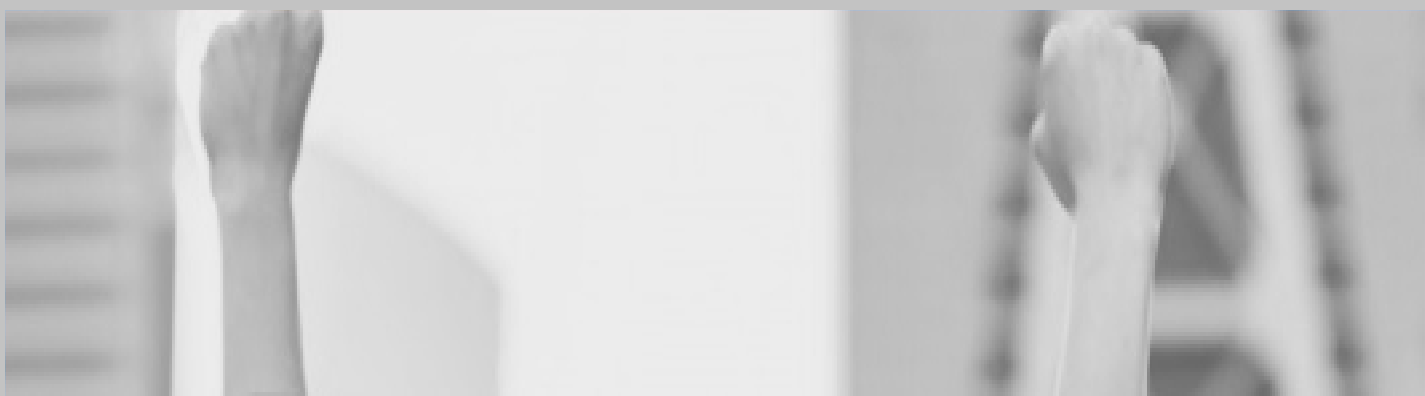
that his ability to do so is com-
pletely dependent on his Creator.
This demonstrates the beautiful
paradox of Jewish art.

The great poet Solomon ibn
Gabriel famously writes, "I run
from you, to you." In a sense,
this is the mantle of the spiritu-
ally inclined artist. He runs from
the embrace of his Creator in
order to find the independence
to "arrange the thoughts of his
hearts." However, he inevitably
finds himself enveloped with the

fold of the Divine again,
as he knows that only
through a higher commu-
nion can he find the means
of expression he craves.

Oh Lord, open my lips,
and my mouth will sing
Your praise.

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FORGOTTEN FEMALE SCIENTIST: BESSIE MOSES

BY DANIELLE LANE,
MANAGING EDITOR

Dr. Bessie Moses was born in 1893 to a prominent German-Jewish family in Baltimore, Maryland. After attending Goucher College and Johns Hopkins University for her undergraduate degree, she continued at Hopkins for medical school, a phenomenon for a woman at her time. Despite her parents' disapproval, Moses nevertheless persevered until she graduated with an MD. She went on to become the first female obstetrician from Johns Hopkins.

In the late 19th century, the topics of birth control and reproductive rights were extremely controversial and rarely discussed

by healthcare professionals. Margaret Sanger was one of the few individuals promoting safe reproductive health at this time and took the new Dr. Moses under her wing. Sanger was a major influence on the care that Dr. Moses would go on to provide for women all over the world.

In 1927, Dr. Moses opened the first women's contraceptive clinic, Bureau for Contraceptive Advice, which would later become a part of Planned Parenthood, a women's health clinic that still operates today. In giving her reasoning for opening the clinic Dr. Moses is quoted as saying, "the present industrial depression has as never before made people of all classes question the advisability of bringing yet more children into an already overcrowded world, a world with millions of families . . .

with just enough food to keep them from starvation and not enough clothes to cover them decently."

During her forty-year career, Dr. Moses successfully directed and spread Planned Parenthood clinics all over the country. She advocated for safe and effective abortions by training female gynecology students all over the country in order to affect as many people as possible. Dr. Moses died in 1965 after a battle with cancer and was posthumously inducted into the Maryland Women's Hall of Fame in 1991.

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INVENTION OF THE MONTH: DNA ADVANCEMENTS THROUGH THE DECADES

BY ELIANA TEICHMAN

The events that took place on September 11, 2001 were not only devastating but resulted in a change of perspective in many United States citizens in a variety of ways. Technological advancements, security checkpoints and major scientific strides are of the few but significant impacts that this tragic day holds. 9/11 is a day that so many look at with grief and unanswered questions. The mysteries of the unidentified Twin Tower victims greatly affect those they were closest to still two decades later. Without closure or answers, loved ones have turned to science for a saving-grace. Over eleven-hundred victims have yet to be identified but the search through science perseveres.

DNA testing was originally popularized in the 1980s as a method to identify specific individuals, thereby revolutionizing criminal investigations. The process of DNA testing is achieved by analyzing the patterns of a genome containing chromosomes with unique markers that vary from person to person. With the help of forensic scientists, DNA is extracted from cells in blood as well as other fluids and tissue. The DNA within each cell is filled with countless bases arranged in specific patterns.

The technique in using these individual patterns to match them to a person has advanced in regards to the method and speed of body identification. Initially the method of profiling was by taking segments containing hundreds of bases which took weeks to analyze using the gel electrophoresis technique. Years later, the method was altered through the use of STRs, short tandem repeats, which require a

shorter DNA sequence. The contemporary technique is through capillary electrophoresis, an instrument which allows for the analysis of smaller fragments to occur swiftly through an automated system. In addition, PCRs, polymerase chain reactions, are used to amplify the DNA in order that it can be identified with ease. Throughout the years and progression of science, DNA profiles can be obtained through a significantly smaller DNA sample size. These newfound scientific improvements have allowed for the profiling of victims and criminals in a process that was once impossible.

DNA profiling has also advanced around the

globe. For instance, Israel has used these scientific improvements in a multitude of ways. The Israel volunteer organization, ZAKA, is a unit that identifies the deceased and honors the dead in accordance to Jewish law. ZAKA volunteers use top tier technology to identify Jewish body parts all while avoiding halachic issues. "ZAKA Search and Rescue provides a rapid response to mass casualty disasters. It has saved thousands of lives—and honored those who couldn't be saved with dignity in death." The global scientific innovations in countries such as Israel have not only opened doors for future scientific exploration but have been an emotional cornerstone to the Jewish people.

Countless organizations and scientific operations make the use of DNA profiling advancements

SEE DNA ADVANCEMENTS, PAGE 20

DNA ADVANCEMENTS

FROM PAGE 19



widely attainable. Historic events such as 9/11 are still being researched in hopes of discovering victims who have yet to be identified. Contemporary technology has allowed for two of the Twin Tower victims to have been successfully identified through bone fragments collected from the rubble. The flourishing scientific community makes it possible for pro-

filings through the tiniest of DNA samples. In addition, organizations such as ZAKA continue to induce positive change throughout the world by saving lives and connecting people to their deceased loved ones. The ongoing DNA advancements have not only allowed for continuous worldwide scientific impacts but have touched upon so many individuals throughout the decades.

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WHEN AI AND MEDICINE MEET

BY MIRA POSTELNEK

With each passing day, technology gets progressively more advanced. Our everyday lives have become impacted by the incredible technological advances being made in the world. A prime example of this can be seen in the world of applying artificial intelligence (AI) to medicine.

It has become increasingly apparent that digital scribes can be utilized to create a more efficient and productive work environment across the entire medical field. Using AI to document medical information instead of having a person manually inputting the information could cut back

on clinician workload significantly. Notes could be written by AI scribes while clinicians focus on their patients. The use of digital scribes would also be eliminating the need for doctors to split their attention between the patient and computer, which would increase

patient satisfaction, enhance the patient-doctor connection, and decrease clinical burnout (since the majority of clinical burnouts are associated with tedious clinical documentation).

SEE **AI AND MEDICINE**,
PAGE 21

SCIENCE AND TECHNOLOGY

WHEN AI AND MEDICINE MEET

FROM PAGE 20

Additional benefits of AI technology were found in a recent study done by McKinsey & Company. The study hypothesized that, if done right, AI integration into the medical world will lead to “increased flexibility and scalability, with the ability to operate 24/7 and scale up or down with demand. Improved quality, from spot-checking to 100 percent quality control.” Not only would digital scribes bring quality and flexibility, but introduction of digital scribes could also increase the rate of productivity and reduce tasks from days to minutes.

There are also clear economic advantages that come with implementing AI technology into the medical world. Data collected by AI technology could be used to improve behavioral understanding, potentially predict healthcare trends, and save up to 20% of current work efforts. AI has the potential to create improvements in all areas of healthcare, from diagnosis to treatment.

While AI has its productive uses in the medical world, there are a number of issues that could arise when AI technology is used for digital scribing. In a recent study by The National Health and Medical Research Council, it was found that AI transcriptions of human conversations are not always accurate: “word-error-rate of automated speech recognition (ASR) engines was 35% or higher. These are best-case scenario results

for current ASR technologies.” There needs to be better statistics if AI will help, rather than hinder, efficiency and productivity in the medical world. Additionally, these statistics don’t account for the various environmental factors that can interfere with the accuracy of a digital scribe, such as difficulty picking up a conversation if not angled at exactly the right position, or AI’s difficulty with recognizing and understanding causal conversational cues. Since doctor appointments often consist of spontaneous side conversations and unrelated topics, the computer would get flustered and the resulting transcript would be flawed and confusing. Faulty documentation of important medical data can create more work for the clinician who has to edit the transcription later on.

Additionally, the notes taken by a medical scribe should reflect the specific questions, observations, physical examination, and sometimes non-verbal conclusions performed by the clinician. These details are practically impossible to capture during an AI examination unless a human clinician specifically verbalizes them during a consultation. Furthermore, it is not uncommon for a clinician to change their opinion post-evaluation or revise previous observations. This change would be difficult to integrate into the automated summarization code produced by a digital scribe and would require more sophisticated technology to accomplish.

Digital scribes lack the critical thinking and structured thought process, involved in a clinician’s manual notes. Many of the advocates for the integration of digital scribes overlook the complexity of the sociotechnical healthcare system. When evaluating AI integration into the medical world, it is crucial to take into account, “effective quality care, patient satisfaction, clinician efficiency, documentation time, and organizational dynamics within a clinic.” There needs to be thorough research conducted between patients, clinicians, and AI technology before installing this design into systems. These advancements have the potential to change clinician-patient communication; supporting clinicians to engage with their patients. However, without more research, the digital scribe solution could lead to detrimental results, creating system delays, and misdiagnosis.

There are various challenges to the integration of digital scribes into the medical world. However, those researching the matter should explore solutions to these challenges to develop an advanced system to overcome these deficiencies. One suggested solution is to gather additional data to improve AI software to make it more accurate and efficient. Another possible solution would be to form a symbiotic human-AI relationship that could improve the quality of patient care, instead of aiming to have digital scribes replace human ones all together. With tremendous daily technological advancements and efforts to collect medical data, the AI medical scribes could eventually transform the way patients and clinicians interact to create a more connected, engaged environment.

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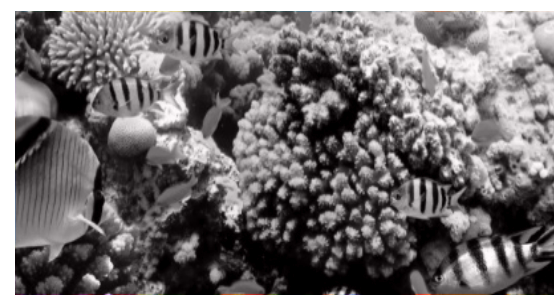
PROBIOTICS: A PANACEA FOR OUR CORAL REEFS?

BY YOSEF SCHER

It is well-known that probiotics are beneficial to humans, but recent discoveries have shown that probiotics may actually be the solution to saving our coral reefs.

Coral reefs are a vital part of the global marine ecosystem. According to the , “[d]espite covering less than 0.1% of the ocean floor, reefs host more than one-quarter of all marine fish spe-

cies, in addition to many other marine animals. Additionally, reefs provide a wide variety of ecosystem services such as subsistence food, protection from



PROBIOTICS

FROM PAGE 21

flooding, and sustaining the fishing and tourism industries.” Furthermore, estimate that coral reefs “support over 500 million people worldwide, who rely on them for daily subsistence, mostly in poor countries.”

Increasing ocean temperatures, which many scientists attribute to global warming, have caused many coral reefs to become bleached. The Florida Keys National Marine Sanctuary explains how this occurs: “[r]ising (or even falling) water temperatures can stress coral polyps, causing them to lose algae (or zooxanthellae) that live in the polyps’ tissues. This results in ‘coral bleaching,’ so-called because the algae give coral their color, and when the algae ‘jump ship,’ the coral turns completely white.” In recent years, coral bleaching has become a much more frequent phenomenon. For example, in 2017, researchers

investigating the Great Barrier Reef, one of the most extensive coral reefs globally, noticed that around . Alarming statistics like this have caused scientists to begin to look for a way to save coral reefs.

Only within the last year or so have scientists proved the advantageous use of probiotics on the coral. Professor Raquel Peixoto at the Federal University of Rio de Janeiro “prove[d] for the first time, in a laboratory setting, that feeding corals beneficial probiotics increases their overall health and improves their chance of survival during heat stress.” Peixoto is hopeful that her finding will help “coral species to survive in times of stress and help them cope with a changing climate.” Additionally, researchers Erika P. Santoro, Ricardo M. Borges, and other colleagues conducted an experiment that confirmed Professor Peixoto’s results. They took the same species of coral and simulated a heatwave in the water, which is the main reason the bleaching occurs.

They then split the coral into two distinct groups: the control group and the experimental group. The control group was treated with a saline solution, and the experimental group was treated with a probiotics solution. They found that “nearly half of corals given a benign saline solution instead did not survive those same conditions” compared to the experimental group given the probiotics. Researchers believe that the next step is to apply probiotics to the wild corals and determine the results. Although some scientists are excited by this discovery, some scientists, such as Ty Roach, are skeptical. Roach thinks that this project of applying probiotics to coral reefs is “logistically challenging ... [a]nd there could be unintended consequences.”

Coral reefs are an essential part of our planet and face imminent danger due to rising temperatures. As inhabitants of

Earth, we must do whatever we can to help the coral reefs survive to ensure that we will enjoy their benefits for generations to come.

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STUDENT RESEARCH SPOTLIGHT: AVI BODZIN



BY GITTY BOSHACK

Gitty Boshack (GB): Hi Avi, thank you for taking the time to meet with me. Let’s start by getting to know you a bit.

AB: My name is Avi Bodzin, and I’m a biochemistry major. I would like to go to medical school, but after that I’m unsure. This is my fourth semester taking classes, but I’m a senior by credits due to Israel credits.

GB: How did you get involved in this research?

AB: I asked Professor

Viswanathan, who I had taken for general chemistry, if she or any of her colleagues were doing any research that I could participate in.

GB: What did you study in the lab, and whom did you study under?

AB: I studied under Professor Viswanathan, looking at protein-protein interactions, specifically binding residue prediction.

GB: What did you hope to gain from this research experience?

AB: Mostly I wanted research experience – how the process works, what the work is like, etc., but the opportunity to contribute to real-world research

and to create a connection with someone in the field was also very exciting.

GB: What are some real-world applications of this research?

AB: Accurately predicting the binding sites of proteins is one of the big problems in the biochemical sciences right now and solving it would have major implications in many industries, but we’re most interested in its applications to pharmaceutical development.

GB: What was your role in the lab?

AB: One of Professor Viswanathan’s previous students, Mordechai Walder (YC 2020), developed a meta-method for

predicting binding residues in proteins. My role was to collect and organize a lot of data using other methods so that the research team had something to compare the results of Walder’s method against.

GB: Do you have any advice for students who are trying to get lab positions?

AB: Ask professors you like if they or someone in their department are doing research you can help with, or if they have colleagues in other schools and programs that they could connect you with.

GB: This was so interesting, Avi! Thank you so much for sharing.

COVID-19 VACCINE MYTHS: DEBUNKED

BY AARON SHAYKEVICH

As the world attempts another try at in-person dining, business, and schooling, there are many misconceptions about what the COVID-19 vaccine can and cannot do. Many people are adamant that the vaccine is in some way harmful. Others believe that we no longer need any COVID-19 prevention protocol such as social distancing and masks. However, these beliefs, and others, have had negative effects that will cause COVID-19 to last longer and further amplify the issue. The purpose of this article is to address some of these harmful misconceptions and explain why they are inaccurate. Further information can be found at [cdc.gov](https://www.cdc.gov), and any medical questions should be asked to a physician.

Myth #1 Already having COVID-19 is enough, there is no need for a vaccine.

The World Health Organization (WHO) has published a video explaining the reason why a vaccine is still necessary for those with natural antibodies from a previous case of COVID-19. People who get COVID-19 have different reactions and every person's immune system reacts differently. For those with mild reactions, their natural antibodies may be very low. The COVID-19 vaccine, however, underwent clinical trials to ensure the most effective treatment. Furthermore, the vaccine can boost already existing antibodies. This is seen in a study by the CDC which found that "unvaccinated individuals are more than twice as likely to be reinfected with COVID-19 than those who were fully vaccinated after initially contracting the virus."

Overall, the COVID-19 vaccine has more data than

natural immunity and is more effective than most of those who had mild COVID-19 cases. Moreover, if someone already contracted COVID-19, the vaccine is able to boost their immunity against a second COVID-19 infection, rather than just relying on antibodies.

Myth #2 The COVID-19 Vaccine booster shot is unnecessary.

The COVID-19 vaccine is very effective in reducing the disease's transmission. However, the vaccine does not make everyone who takes it 100% immune to COVID-19. A study by the CDC found that the effectiveness of the vaccine in preventing hospitalization was "80% among adults aged ≥ 65 years compared with 95% among adults aged 18–64 years." Other studies found that the Moderna (mRNA-1273) vaccine was around 90% effective in preventing COVID-19 transmissions and the Pfizer-BioNTech (BNT162b2) vaccine is around 84%. However, with the introduction of the COVID-19 Delta variant, the vaccine's effectiveness is lowered slightly more. Israel, a country that has offered COVID-19 booster shots to anyone above 12 since August 29, 2021, found that the third dose was highly effective in lowering the risk of contracting COVID-19 and having any serious reaction for adults over 60. Some scientists, however, believe that a vaccine booster is currently not necessary for those who are not immunocompromised since the first two doses remain very effective. As of writing this article, the CDC only recommends that those who are immunocompromised and received an mRNA vaccine get a third shot. However, President Biden has said previously that booster shots will be available on September 20, 2021.

To summarize, those who are immunocompromised and received Pfizer-BioNTech or Moderna are heavily encouraged to get a third dose of the vaccine, as they are more likely to have serious complications due to COVID-19. Others who live in the U.S. should wait until the CDC

allows for booster shots and get it if it isn't a hardship. As more data on COVID-19 transmissions comes out, reassessing and deciding whether a booster is right for you is imperative.

Myth #3 Vaccinated people should not wear masks and social distance.

As mentioned before, the COVID-19 vaccines are not 100% effective, and with the Delta variant now emerging, a vaccine alone does not appear to be enough. This does not mean, however, that we need to return to lockdowns like in Spring 2020, but it does mean extra precautions. For example, wearing masks is a great way of helping stop the spread of COVID-19. A study by the National Academy of the Sciences found that "nonmedical masks have been effective in reducing transmission of respiratory viruses" and "most effective at reducing the spread of the virus when compliance is high." While social distancing isn't mandatory, it is preferred to limit human interaction, especially large gatherings, and interact mostly with (other) vaccinated peoples. Importantly, focusing on good hygiene, such as washing your hands, is imperative for public health.

All in all, you most certainly should take extra precautions for your health and others, including masks. Extreme measures do not need to be taken, but lifestyle, hygiene, and social improvements are extremely beneficial. (For example, do you really need to go to that concert with 10,000 other people?)

Myth #4 The COVID-19 mRNA Vaccine isn't safe.

One belief is that the COVID-19 vaccine can cause serious adverse reactions and can even lead to death. However, the vaccine goes through rigorous testing to make sure that this isn't the case. While

serious side effects can occur, they are extremely rare. While it is not clear how many people died due to the COVID-19 vaccine, there is clear evidence that it is extremely low. The found that as of September 13, 2021, only 0.0020% of all vaccinated people have been reported dead. The cause of these deaths could have been due to any other ailment, so the number of deaths due to the vaccine is unknown. However, it is clearly a low number. Serious side effects are also found to be extremely rare. As an example, only 2 to 5 people per million vaccinated go through anaphylaxis shock. It is imperative to realize that the vaccine has gone through many trials in order to prevent adverse reactions. Another belief is that the vaccine causes fertility issues in men. However, it is blatantly false. Research done by the American Medical Association investigating both the Pfizer-BioNTech and Moderna vaccines disproves this claim. The study found that the sperm volume and motility significantly increased after vaccination, while the sperm *concentration remained statistically similar (yet still larger after the vaccine)*.

The main point is that there is virtually no chance of having a severe adverse reaction to the COVID-19 vaccine. Studies have been conducted, and those that have already received the vaccine are proof that the vaccine is not harmful. The purpose of vaccines is to save lives, not risk them.



ROTH IRAS, A WORTHY INVESTMENT.



BY ELI SAPERSTEIN

Everybody has that friend who is super invested in the market to the point where it appears their entire personality revolves around stocks. When that person, whether it is your uncle, parent, or stockbroker friend in training, tells you to invest your hard-earned summer cash in a “sure thing”, like many others you nod your head, roll your eyes, and walk away. You have no plans for investing, and if you do, it won’t be into some risky stock on a friend’s say-so, especially when your priority is investing in yourself during college, and assuring your potential future earnings, not some side distraction. It might be valuable to someone, but it is worthless to you.

In case you didn’t sense it already, I am not a person that has invested in stocks. However, I also like the idea of my money working as hard as I do, having the rise of the market makes shares of a market segment become more valuable almost as if by magic. There are many advantages to having money in the market instead of in a bank. While banks pay interest, the amount of money is minuscule, and will not keep up with inflation. This means that if you put away \$50,000 today, it will not have the same buying power in thirty to forty years. Part of the solution is owning parts of companies, which means as inflation makes products cost more, the company (and my small parts of it) can become more valuable, outpace inflation, and even turn a profit over time.

While “playing the market” may sound like gambling, there is actually a sound, safe strategy for growing money over time. The government really likes the idea of retired folks having money, as rich older people tend to be less of a burden to society. An individual retirement account, or IRA, has many tax advantages over “regular” investing and may be a great way for our age group to start building a portfolio of assets and start saving for the far-off future of retirement. One thing I learned (while listening to Potterless) was that Roth IRAs are crucial to any retirement fund and that the earlier you start, the more effective it is for compounding its value exponentially. The reason for this is the tax incentive structure that has been created to encourage people to save for retirement. Putting money into an IRA allows individuals to direct pre-tax income toward investments that can grow tax-deferred. The difference between a and a traditional IRA is simple. In a Roth IRA, you contribute after-tax dollars, your money grows tax-free, and you can generally make tax- and penalty-free withdrawals after age 59½. With a Traditional IRA, you contribute pre- or after-tax dollars, your money grows tax-deferred, and withdrawals are taxed as current income after age 59½. As students, we can take advantage of Roth IRAs, which are even more beneficial as the principle is not taxed going in as many of us do not earn enough money to qualify for even the lowest tax bracket. This means that the total value of the money you earned and invested is what you will receive when retiring, which is something many “adults” do not have the luxury of as Roth IRAs are regulated that only lower-income earners are allowed to use this tax shelter. However, that does not stop some members of the plutocracy from trying to take advantage of this really powerful financial tool.

Albert Einstein once said, “Compound interest is the 8th wonder of the world. He who understands it earns it... he who doesn’t... pays it.” This statement was told over in the age of the creation of atomic weapons. Many of us understand the incredible power of nuclear energy. The possibilities of harnessing its power will result in incredible opportunities while not realizing the awesome power of time and compound interest that any of us can master and take advantage of. However, it is possible to be hurt by interest. As we see the US budget on a year-to-year basis becoming more and more solely allocated to paying off the interest accrued on the trillions and trillions worth of debt, I’m beginning to see why. While not as effective as interest at raising capital off of the initial principle, Roth IRAs are a way of saving for retirement tax-free, which allows for increased compound growth. There is also so much that you can do with IRAs such as buying and trading other types of assets while still under the tax-free umbrella of the IRA.

My experience with Roth IRAs has been wonderfully effortless. This is because I have a managed account where someone else is worrying about the day-to-day trades and paperwork which allows me to focus on college while at the same time starting investing when I am young and have time on my side. IRAs are a tool that is designed to help people accumulate wealth over time. It is a tool that the ultrawealthy have been using for a long time in order to avoid paying taxes. It is time for us, the people who these tools were designed for to take advantage of these “loopholes” as well.

It’s all about delayed pleasure. These investments revolve around time because at its core it is a function of compound interest and that only works if you have a farsighted view in a myopic world. A study tried illustrating this idea of how “delaying pleasure” will result in a person being more successful. This was done with children and marshmallows. While this particular study was debunked, the idea seems sound. A study that I would like done would be about the future of those who had an IRA by the age of twenty-five compared to their peers. The reason for this is because while at a young age the maturity to realize the difference between instant and delayed gratification is a marshmallow is minimal, IRAs are a real test of how mature and how prepared people are to delay gratification when there are real and far-reaching consequences between getting a new phone and retirement.

While I do not recommend starting a Roth IRA today I would recommend starting one yesterday as there has never been a better time to invest. If you take a moment to think about what your life would look like having invested the money, the sooner you start your IRA the more valuable it will be later on. Compound interest is a force that many people do not take advantage of and when many finally begin to understand its potential and how that shapes your potential it is often too late. Take a moment, ask the person in your life who has always been into stocks and invest today! Future you will thank you.

THE DESERT CITY

BY AMALYA TEITELBAUM,
BUSINESS EDITOR &
MANAGER

As if the world has not already been through enough absurd, fantasy-like events in the past few years, a billionaire has now decided to build a city in the middle of the desert (the American desert to be precise). Former Walmart executive and current entrepreneur Marc Lore unveiled plans for Telosa, a sustainable metropolis that he hopes to create from scratch, in the American desert. The ambitious, 150,000-acre proposal promises eco-friendly architecture, sustainable energy production, and a purportedly drought-resistant water system.

Telosa was created with a revolutionary idea in mind: To create a city in America

that sets a global standard for urban living, expands human potential, and becomes a blueprint for future generations. Renewable resources i.e. solar power will power the city and the city will also contain diverse housing options available for people of diverse ethnic and socioeconomic backgrounds, providing for a major impact on economic growth.

A key factor that will allow Telosa to impact the economy is its second creation purpose; closing the wealth/wage gap in America. Lore explained how he plans to buy cheap land in the West or Appalachia regions and create a town named Telosa—derived from the Ancient Greek word meaning “highest purpose.” The city would feature indoor farming, energy-efficient buildings, autonomous electric cars, and high-speed transportation. These are all implementations that state and federal governments have been discussing for quite some time but have yet to

fully bring into action.

Not only is Lore considering the immediate economic benefits, but he is also playing the long-term game as well. Lore predicts that as the city grows, the land could eventually be worth \$1 trillion, and earn \$50 billion annually from investments that would be used to ensure that every citizen – no matter their income – has equal access to healthcare, proper education, clean parks, safe streets, and public transportation. This is all part of the underlying phenomenon which was the third creation purpose; equitism.

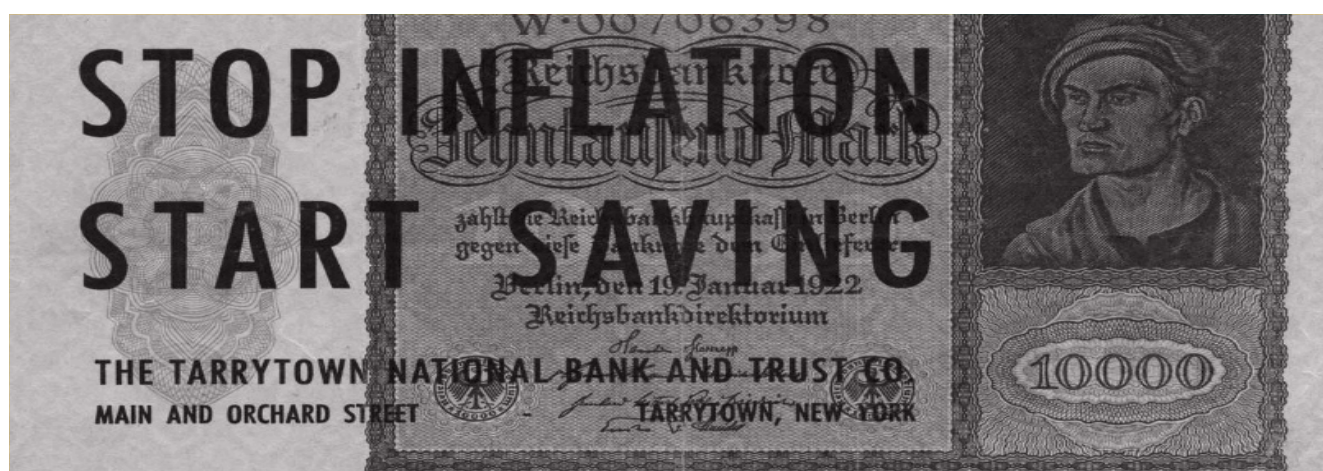
Equitism, the concept of a desperately-needed socioeconomic system in which the workforce environment distributes gains within reason between the employees’ wages and management’s compensation. This system may also be implemented in a government to a more

democratic rule of all people considered equal. This concept, as Lore explains, is a twist on capitalism and a way of sourcing communities growth within the community itself as opposed to outsourcing it.

While at first thought the idea may seem borderline crazy, this new city will allow incredible opportunities not only for economic growth but for the quality of life for its civilians. As stated earlier, Telosa in Ancient Greek means “higher purpose”, which after all is what Telosa strives to achieve.



BUSINESS BASICS: INFLATION AND THE IMPORTANCE OF INVESTING



BY ELI LEVI

In order to invest successfully it is important to understand two concepts within the monetary system: inflation and compound interest. For one, if

someone does not invest, they will inherently lose money because of inflation. Inflation is the rate at which everything in the economy increases in value. If everything in the economy

is increasing in value, and the money a person has in the bank is not growing at the same rate, then that person’s money, while still being the same dollar amount, is de-

creasing in value relative to the rate of inflation. For example, one dollar one hundred years ago is equal to fifteen dollars of today’s money.

SEE **INFLATION & THE IMPORTANCE...**, PAGE 26

BUSINESS

INFLATION & THE IMPRTANE OF INVESTING

FROM PAGE 25

The inflation rate is influenced by several factors, the main one being the Federal Reserve Bank (FED). The FED has certain controls on the American economy, in order to achieve their dual mandate. For instance, the second part of their dual mandate is to achieve on an annual basis a two percent inflation rate. The FED does not typically hit this rate exactly, but they are usually within a pretty close range. The value of money from 2000 to 2021 has gone down 58.5 percent. Therefore, if someone had left their money in the bank

from 2000 to 2021 it would have lost more than half its value. This illustrates the negative impacts of inflation.

Another value of investing is the benefits of compound interest. Compound interest is when someone's money grows at a specific rate per year causing exponential growth. It is the same as inflation but in the opposite direction. Instead of someone's money-losing value to inflation, they are putting their money to work, to make more money for them. The tried and true method for making money using the stock market is to invest in the American economy.

The American economy on average grows by a rate of seven percent annually. The method that many people use to invest in the

American economy is to put their money in an index fund. One example of an index fund is Vanguard Total Stock Market Index (VTI). VTI takes the money and invests it into every single public company in the United States stock market. This is a way of betting on the American economy growing, because as the economy grows so do the companies in that economy, and by extension, the money invested in VTI grows, because it is invested in the companies in the American economy. The American economy grows on average about seven percent annually over a twenty-year period. So if someone invests in VTI with a twenty-year time horizon, they will make on average seven percent a year. By the end of twenty years, their investment

would have almost quadrupled.

The key to investing is the time spent in the market. Timing the market does not matter if investors have a long-term time horizon. For example, if someone invested on the eve of the Great Depression, October 23, 1929, the worst time in history to have invested, if investors had kept their money in the market for twenty years, they would have still made an average of six percent annually. That is the power of compounding interest.

CHINA REIGNS IN YOUNG GAMERS



BY BARUCH KAPLAN

The government of The People's Republic of China recently implemented a new legislation mandating that no online video-gaming is legally allowed during the school week for students all over the country. Meaning, any student under age of 18 will not be able to play any video games between Monday and Thursday, indefinitely. The reasoning being that they want students to connect to an anti-addiction system operated by the National Press and Publication Administration. This opened up a major opportunity for video game companies to create and sell new systems that can kick kids offline throughout the week.

However not everyone agrees with China's strict mandate. Daniel Ahmed, a London based senior analyst at Niko Partners said, "this ruling is certainly harsh and will es-

entially wipe out most spending from minors". Furthermore, this has made quite an impact on the gaming industry. Without the Chinese market, which supports an enormous number of its population playing video games, these industries are losing millions in potential earnings. Technology conglomerate holding company "Tencent" has lost over \$60 billion since the new ban. With almost 665 million players who spent over 278 billion yuan (\$42,990,131,280) on video games, China boasts the world's most lucrative gaming market. Another aspect this ban influences is the player base that these games maintain. With its massive video game market, China is known for their immense video game tournaments. That said, it is believed this will bring another setback to the industry and potentially send another wave of negative sentiment to the market and every-day investors. Overall, expectations for the future of the gaming industry and its growth in China is starting to decrease. With this ban, besides losing all their money,

these games are losing a big percentage of their player base during the Chinese school week. At a CNN news conference when they announced this ban, a spokesperson for the NPPA National Press Photographers Association) said "many parents said that teenagers' addiction to online games seriously affected their studies, physical and mental health." There are gamers that pointed out the drawbacks of imposing a blanket ban, suggesting that the rules should be different for different ages, users and games. "Are the ages 7 and 17 the same?" asked another anonymous gamer. This affects everyone who plays the game because now there are less online gaming "lobbies" to play on. All around the world there are gamers that compete in online video game or "ESports" tournaments. How are younger individuals supposed to prepare and practice this sport if they aren't given the opportunity to practice? 17 year olds in other countries may develop an unfair

advantage; how are kids in China supposed to compete if they can't start playing consistently until they are 18? Earlier last week South Korea announced it would abolish a law that kept children under the age of 16 from playing games between midnight and 6 a.m. Instead, any parent or guardian can arrange times for children to play. This strategy may be a lot smarter than a ban because this way if a parent sees the child needs more or less play time they can manage that at their own discretion.

3 STOCK HIGHLIGHTS – SEPTEMBER 2021 EDITION



BY JAKE SHECKTER,
BUSINESS EDITOR

Each month's edition of the *YU Observer* this year will include a "3-Stock Highlight" on a few stocks that have been in the news lately, have interesting stories, or provide for an interesting read. On behalf of the *YU Observer*, we'd like to remind everyone that these stock picks are for educational purposes only and **are not to be taken as financial advice** or used for investing any real cash. This month, we will be highlighting *Lemonade Inc. (LMND)*, *Upstart Holdings (UPST)*, and *DoorDash Inc. (DASH)*.

Lemonade Inc. (LMND)

"Forget everything you know about insurance". This is the line that greets visitors on Lemonade's website. Lemonade Inc., was founded in 2015, and entered the insurance market to completely change the game. With a vision of transforming insurance from a necessary evil into a social good, Lemonade has positioned itself incredibly well in the 21st century not only by way of technology and simplicity, but with a socially-responsible message overall. Lemonade works by revolutionizing the world of insurance with paperless, nearly instant, and easy claims. However, Lemonade's technological advantage extends beyond their website and convenient platforms; Lemonade sports a "top of their industry" artificial intelligence program named Maya which walks you through the signup, claims, and informative processes. Lemonade speeds up the claim process from days or weeks to mere seconds (literally setting a record) due to Maya's capabilities. Nearly 30% of all

claims can be paid "immediately" after being checked by anti-fraud algorithms, while more difficult claims are handled by a team of real and service-minded people. Lemonade is currently available for most of the United States, Germany and the Netherlands, and continues to expand globally, making its way throughout Europe.

Lemonade's real superpower presents itself in the way they treat their customers' money as their customers' and not their own. Lemonade customers do still pay a premium per month like anyone else, but the crucial difference is that Lemonade donates all unclaimed premium income to charities that their customers chose at the end of each year. By taking just enough to cover overhead and salaries, their core business is not making profit, it is making a difference for all the stakeholders they serve. As a certified B-Corp, Lemonade aims to prove that being genuine and caring with its customers is the best way to ensure their survival and relevancy in the future. Through their simplistic program, technological and AI capabilities, and socially conscious mindset, Lemonade is and will continue to disrupt the entire insurance industry.

Overall, Lemonade is able to offer a superior product to consumers at a lower price point. As millennials start to rent and own homes, it's conceivable that many will avoid traditional insurers and instead use a digitally native brand like Lemonade. This is particularly dangerous to existing insurers, as not only are they losing out on the huge millennial market, but they are also losing on the more profitable business segment of home insurance.

Upstart Holdings (UPST)

Upstart Holdings has been an under-the-radar Fintech company that has quietly been making moves

throughout the pandemic. It's not typically normal for stocks to increase their share price tenfold, and Upstart did it in less than a year. A personal AI (artificial intelligence)-based lending company, Upstart determines if one is eligible for loans with their Artificial Intelligence system, which surveys people on a variety of topics including education and job rather than merely the traditional FICO (Fair Issac Corporation) scores. The company generates revenue by referring these qualified customers to banks and then charging a reference fee.

Upstart states that its platform will approve loans at the same rate but with 75% fewer defaults, and that it was five times more predictable than a credit score during the Covid pandemic. Luckily, Upstart appears to be backing up these bold performance claims. The company became public with just nine banking/credit union partners and in less than a year since its S-1 was filed, Upstart has almost tripled its partner base to 25 banks and credit unions. Upstart has already served over 600,000 people and is continuing to penetrate the market of online financial services. Upstart beat its expected earnings reports for the last three quarters in a row, with its Q2 2021 earnings report beating the analysts estimate by \$0.37. Analysts also estimated a revenue growth rate of roughly 220% for this year. The radical shift towards online banking and financial transactions, especially throughout the Covid-19 pandemic, may prove to be a major kickstart for fully automated, everyday banking services.

DoorDash Inc. (DASH)

DoorDash Inc. is a food delivery app that connects restaurants,

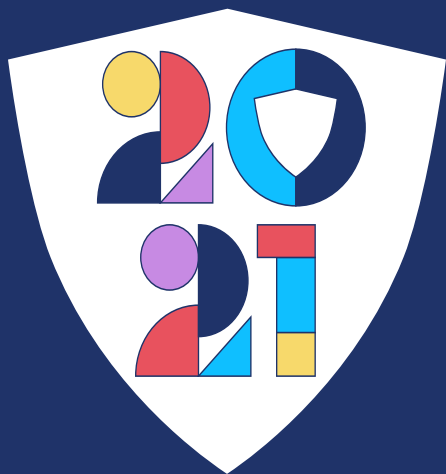
drivers, and customers through their online app. This past Thursday, DoorDash officially became more valuable than Uber, hitting close to a \$75 billion market capitalization. That DoorDash is more valuable than Uber's Rides and Eats business is pretty incredible on its own, considering DoorDash does just one of those things in basically just one country (the US was 99.5% of its revenue last year) compared to Uber's ride sharing operations which have already been established across roughly 70 countries.

Maintaining control of 57% of the US food delivery market, DoorDash has been somewhat benefitting from the recent rise of the delta variant of Covid. Delta, the lockdowns, and changes in indoor dining regulations, has reinvigorated the demand for food delivery while doing quite the opposite for ride-sharing, which is still a major component of Uber's business.

In December 2020, the company went public through an initial price offering (IPO), on which day the stock closed at a modest \$182 per share. Today, the stock sits at \$222 per share, with a market cap of \$75 billion. To date, the company has yet to book an annual profit; however, they grew immensely during the COVID-19 pandemic. They grew their total revenue from 291K in 2018 to 885K in 2019 to 2.88M in 2020. Should their growth continue, they are well on the way to becoming profitable.

If you would like to learn more about the stock market and its components, you may want to look into the Yeshiva University Stock Exchange (YUSE) Club. **Learn more about the YUSE at [Yusegroup.weebly.com](https://yusegroup.weebly.com).**

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