

Foreword by DAVE RAMSEY
bestselling author of THE TOTAL MONEY MAKEOVER

THOU SHALL PROSPER

SECOND EDITION

Ten Commandments for
Making Money

RABBI DANIEL LAPIN

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THOU SHALL PROSPER

Ten Commandments
for
Making Money

Second Edition

Rabbi Daniel Lapin



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Published by John Wiley & Sons, Inc., Hoboken, New Jersey.
Published simultaneously in Canada.

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eISBN : 978-0-470-54171-5

Foreword

I didn't grow up as a rich kid, but I did grow up as a business kid. My father had this fantastic entrepreneurial attitude, and he taught me about goal setting, hard work, and focused intensity. I remember going up to him one summer when I was 12 and saying, "Dad, I need some money."

He replied, "You're 12 years old. You don't need money, what you need is a job!"

So, I got to learn about cutting grass that summer. More than that, I learned about setting goals, marketing, and determination. I printed up business cards and built up quite the little enterprise.

The most important business lesson my dad taught me was that money comes from work. Don't talk to me about what you deserve or what you're entitled to. No one is going to hand you anything. This has been true since the beginning of time: You've got to leave the cave, kill something, and drag it home. Then it's yours.

I'm grateful to my dad for teaching me that lesson from an early age, especially since it's an attitude I don't see much anymore. Thomas Edison said it pretty well: "Opportunity is missed by most people because it is dressed in overalls and looks like work." More and more, it seems like people want wealth, but they don't want to work for it. They need a shot in the arm, a call back to the virtue, ethics, morality, and importance of business.

And that, my friend, is why I love this book.

I didn't know of Rabbi Lapin until a friend gave me a copy of *Thou Shall Prosper* in a men's Bible study group a couple

of years ago. I had never heard of the book before, but I flipped through it and later read it in detail with the study group. I was completely blown away. It is definitely one of the top financial books I have ever read—and I've read a *lot* of them.

Lapin admits that he's not a "star of finance," and that's part of the brilliance of the book. When you read a book written by someone like Bill Gates or Warren Buffett, you have to recognize that these aren't really "regular people." Chances are you don't have a Bill Gates living next door to you. All the stars have to line up to have that kind of success, and you get someone like that once in a blue moon.

Thou Shall Prosper is about regular people. Whether you're a part time coffee clerk or a big time corporate CEO, Lapin shows you a whole new mind set about work and about money. Did you catch that? Work *and* money. Most people never realize the two are connected!

Beyond the work-money connection, Lapin's overall thesis is fascinating. Some people may not be comfortable with it, but I think history shows it to be true: Jewish people are unusually gifted at making and managing money. It's not a racial thing; it's a cultural thing. There is something in the cultural mind set and national experience of the Jewish people that we need to recognize if we want to win with money.

Lapin understands that money isn't just physical; it's a *spiritual* reality. It's "spiritual" in that it isn't about folded pieces of paper, and it isn't about what those little slips of paper can buy. It is about *people* and *relationships*. Money is the buzz; the connection that makes our interpersonal networks rich and fulfilling.

In a sense, money connects two dreamers. Think about that. I personally love to ski. I enjoy hitting the slopes and spending that time with my family, and it doesn't bother me at all to spend money doing that particular activity.

I imagine it is another person's dream to own and operate a luxury ski resort. He is fulfilled and motivated by providing a great service and outstanding accommodations to skiers. So, when I go on vacation, I hand him my money and he hands me my keys and skis. We're both excited about the transaction, we both get what we want, and both our dreams are fulfilled. In that moment, it isn't about money. Money is just what facilitated our relationship.

These days, however, business—and businesspeople—are getting a bad rap. The pursuit of wealth through a successful business is not viewed as an honorable enterprise by some, and I honestly cannot understand why that is.

One of the things that most irritates me as a successful businessman is the often stated belief that wealth is a by product of dishonesty or moral shortcomings. Some people—whom I not so affectionately call “losers”—honestly believe that the only way for one person to gain wealth is to lie to, cheat, or take advantage of someone else. The idea of an honorable wealthy person is totally foreign to many people, and that's just sad.

A lot of people, including many in the media, propagate what my friend Tim Sanders calls a “scarcity mentality.” It's like there's a limited amount of wealth in the world, and one man's success directly causes another's failure. Therefore, the only way for me to *get more money* is to *take it away* from someone else. What a crock!

But people from all walks of life buy into this nonsense, don't they? I often see this at two opposite extremes:

greedy poor people and guilty rich people. Now, I'm not saying all poor people are greedy, and I'm not saying all rich people are guilty. However, our society often tries to steer us along one of these two paths. Chances are you know people who represent both sides.

The greedy poor people are those who have little ambition, work their nine-to-five jobs, go home and sit on the sofa, complain about how the "little man" can't get ahead, haven't read a book since high school, and feel like the world owes them something. It may be free health care, free college education, free retirement, free insurance, or a total free ride. They think that just because they work their eight-hour-a-day jobs, they're doing all they can. And if they don't make enough money doing it, then someone else should step in and take care of them.

The guilty rich people are those who work like crazy people, are mentally engaged in business, think about new and creative ways to service others, know how to turn \$1 into \$100, fully fund college accounts for their kids, read a book a month, build up a large retirement account—and then feel guilty about it. They listen to the lies about the dishonesty and mistrust of business, and they become ashamed of their success. They give a great deal to good causes, not out of a sense of duty or charity, but out of some misguided notion that their wealth has put others into poverty.

Let me be crystal clear: Both of these groups have missed the mark. There is a dignity to wealth creation through honorable business that is unlike anything else on earth. There is no crime in handing someone a dollar for a job well done, and there's certainly no shame in accepting it for providing the service. That's why Rabbi Lapin calls every dollar you earn a "certificate of appreciation" from your customers.

You see, in business, if you don't do a good job, no one will give you these little certificates. And if that happens, you go *out* of business. So, where are all these dishonest, misbehaving, backdoor dealing, wealthy, dirty businessmen? The bottom line is that if you're a creep, your customers will know it—and you won't last long.

The ten commandments outlined in this book are for everybody. You don't have to be Jewish. You don't have to be rich. You don't have to own a business or aspire to become the next Michael Dell. They are simple, practical principles for life and business. They have to do with how you view money, how you treat people, and how you represent yourself in the marketplace.

Overall, this book isn't about becoming rich; it's about adding value—to yourself, your family, and the world around you. Rabbi Lapin shows that when you contribute to the well being of other people through honorable business and wise stewardship, you win. And it's not just your victory; it impacts everyone around you. You can actually *create wealth* in your community, and when you do, everyone benefits.

—Dave Ramsey
Nashville, Tennessee

Introduction to the New Edition

Our human nature encourages us to view our own times as unique. In every epoch people think that things are truly different. After World War I, people really believed that wars would never again be fought. After World War II, people promised that genocides would never again be allowed to occur. After the terror attacks of September 11, 2001, people said that the world would never be the same again. After the stock market collapse and the international recession in early 2009, people said that everything has changed. Business will never again be the same. They were all right, while at the same time they were all wrong.

Of course things change. Along with death and taxes, change is a constant. However, the more that things change, the more we need to depend upon those things that never change. And the timeless truths never do change. War and genocide are not becoming obsolete. People will always travel and trade. It is only the superficialities that change. Occasionally they change dramatically but all that does is camouflage how little the permanent principles have changed.

This edition of *Thou Shall Prosper* is necessary in order to highlight more effectively how those things that never change, really never do change. It is necessary to reveal not only how Jews have used a set of systematic strategies in the past, but also how they are continuing to do so in the present and will do so on into the future. Above all, it is to show you that regardless of dramatic changes in the world, and regardless of your religious background, these strategies remain effective and are there for you to deploy in your quest for greater prosperity.

Mark Twain once wrote: “The Jews constitute but one percent of the human race. Properly the Jew ought hardly to be heard of; but he is heard of, has always been heard of. He is a successful businessman; the immense wholesale business of Broadway is substantially in his hands. Eighty five percent of the great and lucrative businesses of Germany are in the hands of the Jewish race. The Jew is a money-getter.”[1](#)

In reality, Jews do not constitute even one tenth of one percent of the human race. Mark Twain may have grossly overestimated the size of the world’s Jewish population, but he was quite right to observe that Jews are disproportionately successful in business. From notorious Nazis to Hassidic scholars, from Japan’s cultural commentators to conspiracy theorists who have never met a Jew, all who have examined the historic and current identity of the Jewish people acknowledge one simple truth—Jews are good at business.

This is true not only in the United States of the twenty first century, but also in many countries over many centuries. Whether in Europe, North Africa, or the United States, Jews have always been both reviled and admired. Jews are hated and envied; they are despised and loved. For people that make up only about two percent of the U.S. population, they are disproportionately influential in so many areas of American life. They are spoken of, written about, and depicted far more than other demographic groups of similar size. Part of the reason for this is surely their conspicuous economic success.

I hope that this observation does not make you squeamish. I am not saying there are no poor Jews, only that Jews are disproportionately good with money. Neither am I trying to affirm anti Semitic stereotypes of the money grabbing Jew. On the contrary, I am dispelling that anti

Semitic canard. Remember that Judaism itself has never seen wealth as evidence of misdeed. In fact this book will show that although there are obvious exceptions found in all faiths, for the most part people prosper when they behave decently and honorably toward one another and live among others who conduct themselves similarly.

As an Orthodox rabbi, I have devoted much of my research to studying and isolating those characteristics that have helped Jews excel in business. This book makes these characteristics available in usable form for all readers, regardless of faith. You might be wondering, “If he knows the secrets of wealth creation, why doesn’t he just get on with creating wealth instead of writing the secrets down for others?” The answer, as you shall see in the pages ahead, is that your prosperity does not mean that there is any less for me. My lengthy investigation into the accumulated wisdom of three thousand years of Jewish scholarship reveals precisely the reverse. The more wealth that the people around me create, the more I shall benefit, too. What is more, like many Jews, when I have faithfully followed the permanent principles you are about to study, I have prospered richly, and when I have foolishly abandoned them, I have failed.

YOU DO WANT MORE MONEY, DON’T YOU?

Don’t be embarrassed to admit that you want more money. Think of all the good things you could do if you had more discretionary income and more accumulated assets. Think of how much better you would sleep at night if you owed less money. My friend, Dave Ramsey, who wrote the foreword to this volume, and his marvelous organization is devoted to helping people reduce debt. Owing less money is exactly the same as having more money and is a necessary

precondition for building wealth. I am not suggesting that you corrode your soul with a deep sense of discontent. You can be very happy with your life and grateful for its many blessings while simultaneously desiring more. That doesn't make you an ungrateful whiny person. So would you like more money? Just say, "Yes, I would like more money than I now have." Not only do I *think* you want more money, I sincerely *hope* you want more money. The more money you want, the more you will be willing to work and produce for me and for countless other people.

It makes me happy to know that there are many humans just like you out there, all eager to have more money and therefore all eager to do things for me. One of the ancient Jewish sages, Ben Zomah, once found himself in a crowd of people. Some around him were probably complaining about being jostled by the masses. Ben Zomah laughed joyously and said, "Blessed is the Creator who has created all these people to serve me." Continuing, he mused aloud, "Think what Adam had to endure before he could eat bread. He ploughed, he planted, he reaped, he bound the sheaves, he threshed and winnowed, he ground the ears, and he sifted the flour. He then kneaded and baked, and then, at last, he ate, whereas I get up each morning and find all these things done for me. How much did Adam have to do to obtain clothing? He had to shear sheep, wash the wool, comb it, spin it, and weave it. I get up each morning and find all these done for me. All kinds of craftsmen come to the very door of my house and supply me with whatever I need."² Like Ben Zomah, I see other people as vital contributors to my well being.

However, all this is true only if you really do want more money. If you are living on a park bench, panhandling passersby and feeling quite content with your life, you are unlikely to be motivated to do anything for me. Similarly, if

you feel that struggling through the month trying to figure out which bills to pay is just the way things are, you are unlikely to expend any energies trying to figure out how to earn more money by supplying some of the things that the rest of us need or want. If you feel you have made more than enough money and that now you should devote your years to improving your golf handicap, well, you aren't much good to me either. Although many different kinds of people in diverse situations are helpful in one way or another to their fellow humans, there is one group of people that is truly useful to everyone else—those people eager to earn more money. If you are in that group, then this book is for you.

THE RECIPE

You don't have to aspire to drive the Indianapolis 500 to learn valuable life lessons from the great racing driver Mario Andretti. He could probably teach you much about handling stress in everyday life and extracting peak performance from yourself. Likewise, you don't have to be Jewish to have access to the lessons of wealth that have been a part of traditional Jewish culture for centuries.

Take a look at the magazine racks next time you have a few minutes to visit a large bookstore. You will notice at least two or three monthly magazines catering to each and every interest, no matter how narrow or esoteric. Interested in learning more about computers? Start picking up those two or three journals each month and read them. Then visit your library and explore its section on computers and go online to study the Internet's limitless offerings. Sooner or later you will find yourself immersed in a new world with its own language, its own skills, its own merchants, and its own universe of enthusiasts. Soon your friends will notice that

you have absorbed a new culture. New things interest you. You now choose to spend your time and money on computing equipment and software instead of on whatever used to excite you. Similarly, should you desire to find out more about bodybuilding, bicycling, or owning BMW motorcars, there is a world of wisdom out there and an entire culture awaiting you.

Making money is not so different from other interests. It, too, involves skills and requires immersion in a new culture. The one difference between making money, on the one hand, and bicycling or computers, on the other hand, is that the latter are some of the things you might choose to do with some of your time. You might take slices out of your life to indulge your hobby. You might devote an hour each day to working out at a gym. Although these activities enrich your life, they occupy separate little cubbyholes in your existence. They don't much shape how you live the rest of your life. If you play in a bowling league each Tuesday evening or race your sailboat on Saturdays, well, these activities also play little role in the rest of your life.

However, learning how to increase your ability to make money and produce wealth suffuses every aspect of your existence. It sometimes turns things on their heads. For instance, whenever I ask university students why they are studying, they invariably answer that they wish to increase their ability to earn money. Is gaining wisdom all about increasing wealth? No, of course not. The reverse is far truer. Gaining wealth is about increasing wisdom. You could be a hermit with no visible social life at all yet build your own computer and write your own software. Very rarely does a person accumulate wealth without acquiring social skills. There are always exceptions to this rule. Sam Israel was a Seattle shoemaker who won a contract to repair World War II boots for the military at nearby Fort Lewis. Being somewhat of a reclusive bachelor, he invested all his

earnings in buying buildings in decrepit parts of Seattle. Time went by. Sam didn't improve on his social skills but his buildings did become more valuable. By the time he died in 1994, decrepit parts of Seattle had become chic parts of Seattle and his property was worth more than \$50 million. For lonely Sam it was mostly the passage of time that increased the value of his buildings while he lived alone in a trailer on the shores of a small lake one hundred miles from Seattle. However, most people who learn how to make money inevitably learn how to improve their relationships with others.

Does this mean that you should learn to get along with people only in order to make money? No, of course not. But the wonderful thing about learning how to make money is that it does inevitably teach you how to improve your relationships with others.

This book makes the Jewish approach to money and wealth accessible and useful to anyone. It will describe some of the secrets of Jewish business success and will show how they can be adopted by all people, regardless of faith or background. You will explore this culture that has produced such vast wealth throughout history; and you will find the tips, tools, and techniques that you will apply to your life. And the best part of it is that by doing so you will be helping those around you just as much as you help yourself.

Before identifying the powerful wealth producing concepts that lie at the root of success, I need to dispel some incorrect notions.

FOUR FALSE THEORIES ABOUT JEWISH BUSINESS SUCCESS

There are four popular but false theories that are frequently advanced to account for Jewish business success. I will debunk each in turn, and then explore the truth. As with most falsehoods that endure, tiny kernels of truth are found in some of them. The falsehoods gain credibility from the tiny truths they contain, but they obscure our investigation until put to rest. These four popular theories are:

1. Spurred by anti-Semitic persecution, Jews evolved by natural selection into a race of money making geniuses.
2. Jews cheat. The 1971 edition of the *Oxford English Dictionary* defines the word *jew* as a verb meaning “to cheat or overreach in the way attributed to Jewish traders.”
3. Jews secretly network and devotedly advance one another’s interests.
4. The high average intelligence of Jews accounts for their fiscal talent.

Each of these four mistaken explanations can be refuted.

False Theory #1: Jews Learned How to Make Money Because of Natural Selection

This first explanation suggests that, wherever Jews were persecuted, poor Jews, unable to bribe their way to freedom, were caught and killed, whereas rich Jews procured their escape and survived, free to breed. In order to take this explanation seriously, it would be necessary to believe in a sort of “money gene” buried in the DNA of Jews. The money gene theory would mean that those with the gene were able to breed and retain the money gene in the Jewish gene pool. The only problem with this manifestly racist explanation is that no such gene exists.

False Theory #2: Jews Cheat to Get Ahead

The second fallacious theory suggests that Jews seize an advantage in business by cheating or by using excessively aggressive business practices. Although the occasional Jew may be dishonest, something that is true for every ethnic, religious, and racial group in the world, duplicity and obnoxiousness are hardly broad based Jewish characteristics. And although it is true that in earlier times people disparagingly used the expression, “He jewed me down”—frequently without ever having met a Jew—nonetheless, I don’t think that language usage reliably points to a Jewish cultural trait.

The constitution of Judaism, known in its totality as the Torah, a comprehensive blueprint of reality whose foundation is the Bible, contains over ten times as many laws dealing with *honesty in business* as it has laws concerning the kosher dietary rules. Furthermore, to accept the theory that Jews prosper primarily by cheating, we would have to accept that cheating, or being obnoxious, confers an advantage in business. But dishonesty and loathsome behavior only pay off in the very short term. Reputation is key. Sooner or later, the cheating, dishonest, and unpleasant business professional runs out of people with whom to conduct business.

In contrast, the story told to me by Southern California investor and health care entrepreneur David Holder is typical. David became his family’s bread-winner at the age of 13 when his mother was abandoned in the small town of Moorhead, Mississippi. Its population then was 1,500; you get to know folks pretty well in small towns. Struggling to support her family, Mrs. Holder worked as a waitress in the local cafe. David remembers being 13 years old when his mother sent him out to seek work. “You must find work with one of the four Jewish families in town,” she insisted. “Start

off by asking Harry Diamond to give you a chance.” Harry Diamond, member of the Moorhead city council, ran the haberdashery store, Diamond’s Department Store, that his late father, old Mr. Diamond, had started decades earlier. Harry hired the young boy and became his mentor, friend, and boss. David worked for him until he was 18 and to this day, David credits Harry Diamond’s lessons and generosity with much of the enormous success that he has since enjoyed in business.

As I travel the country lecturing to many different groups, countless Christians have shared similar fond memories of warm friendships and honorable partnerships with Jews. Given the large number of long term partnerships and business relationships that people of all backgrounds have enjoyed with Jews over the years, I have to dismiss this second theory.

False Theory #3: All Jews Belong to a Secret Network

The third false theory depends upon the quaint notion that all Jews really do love one another and constantly seek opportunities to help one another. This absurdity is about as true for all Jews as it is for all Christians, all tennis players, or all bald headed men. It is certainly true that any large and united group of people who devotedly advance one another’s interests would prosper. As a rabbi, I would have to admit sadly that as desirable as such fraternal feeling would be, it is simply not the case among American Jews. Jews argue about everything. Somehow the more involved in Judaism and the Jewish community that Jews are, the more frenetic and intense their arguments seem to become. As the following joke illustrates, Jewish argumentativeness is so well known that it is central to the culture.

A young scholar was invited to become the new rabbi of a little old synagogue. During his very first Sabbath service, a hot debate erupted as to whether people should stand or sit during the reading of the Ten Commandments. Next day, the rabbi visited 98 year-old Mr. Katz in a local nursing home.

“Mr. Katz, I’m asking you as the oldest member of the community,” said the rabbi, “what is our synagogue’s custom during the reading of the Ten Commandments?”

“Why do you ask?” asked Mr. Katz.

“Yesterday we read the Ten Commandments. Some people stood, some people sat. The ones standing started screaming at the ones sitting, telling them to stand up. The ones sitting started screaming at the ones standing, telling them to sit down.”

“That,” said the old man “is our custom.”

Sadly, the argumentativeness often overflows into personal hostility. Here is another story about two Jews; unfortunately this one is not a joke. It is just as typical of what happens to Jewish partnerships that sour as it is of what happens to such partnerships between people of any faith. Jeffrey Katzenberg, former studio chief at Disney, left his old friend, Michael Eisner, chief executive officer (CEO), in 1994 after Disney chairman Eisner denied him a sought after promotion. The hostility escalated for about five years until it exploded into a court case. Katzenberg filed a civil lawsuit against Disney and sat quietly as the man who was once considered his closest friend, Michael Eisner, was forced to admit that he had probably said of Mr. Katzenberg, “I hate the little midget.”³ Like everyone else, Jews do business with people they like and trust regardless of religious and ethnic background.

False Theory #4: Jews are Smarter than Everyone Else

The fourth false theory for Jewish business success is that, as a group, Jews possess unusually high intelligence. Whether that is true is unimportant; what is important is that it just doesn't matter. Outside of a broad range of acceptability, IQ is almost irrelevant to business success. Being super smart is as detrimental to success in business as is being just plain dumb. The story of Forrest Gump becoming a business mogul is just that—a movie story. It would not happen in real life. Someone whose IQ is simply too low for him or her to function may be a loving person and a fine worker, but not someone who is going to succeed as an entrepreneur in business or anywhere else. That is a sad fact of life. An IQ that slides way down the left-hand slope of the IQ bell curve, toward the low numbers, condemns you to fail in business.

That should not surprise you. However, here is the shocker: After decades in the rabbinate and around business, during which time I carefully and closely observed hundreds of people in dozens of occupations, it became quite clear to me that an IQ that slides down the right-hand slope of the IQ bell curve into the upper triple digits just as likely condemns you to fail in business. But wait! Isn't Bill Gates of Microsoft reputed to possess an unusually high IQ? Certainly he does; but remember, this book is not about becoming Bill Gates. Bill Gates is a rare aberration. He is an event that occurs only once or twice in any epoch when absolutely everything lines up perfectly. To be Bill Gates requires a very high IQ, not to mention having the right parents and being born in the right time. However, to be astoundingly successful in business, say as successful as Sam Walton of Wal Mart, one need only possess an IQ that falls within a very broad range of acceptability.

If indeed Jews as a group do enjoy exceptionally high intelligence, they succeed in business in spite of those scores, not because of them. Super brilliant intellectuals become idiosyncratic chess players, or they tend to gravitate to the faculties of major universities. For the most part, they are notoriously inept at business and seldom become tycoons. They are often seen as brilliant, but not quite with it.

For every Thomas Edison, who was brilliant and became affluent through his brilliance, there are many more stories of creative inventors who died penniless and whose inventions were later utilized and marketed by a much more normal person, who made his or her own fortune. The good news is that although it is very difficult to increase one's native intelligence, it is considerably easier to learn how the world works.

THE TRUE EXPLANATION FOR JEWISH SUCCESS IN BUSINESS AND MONEY MATTERS

If these four theories are false, what then does account for the fact that in country after country, century after century, Jews have consistently been at the top of the economic scale, despite battling prejudice and roadblocks every step of the way? Before I answer that, I should tell you a little more of what you can gain from this book. Although Americans believe in each person's ability to carve out his or her own life, it is childlike not to acknowledge that each person is born with certain gifts and blessings.

People like to think that everyone is born equal. However, some win the geographic lottery by being born in a free and prosperous country while others lose. Some win the genetic lottery in looks or athletic skills while others do not stand out in these areas. No matter how wonderful a human being

I might be, I am never going to be chosen to succeed Queen Elizabeth as England's next monarch. No matter how much I love music and no matter how hard I practice on my piano, I am unlikely to succeed in becoming the conductor of the Vienna Philharmonic Orchestra. My son may enjoy sports; but with genetically determined height limitations, he is not going to be able to go one on one with Michael Jordan. These limitations condemn nobody to a life without power, music, or athletics, but each person begins life with a head start in some area and a handicap in other areas.

I had the great blessing and advantage of being born into a family that took God's word, the Torah, most seriously. Also, for generations, my family has devoted itself to probing and understanding thousands of years of Jewish scholarship that has emanated from the oral tradition of the written Torah. Most everything of value that I have learned about money and economic success is derived not just from my very limited personal experience, but chiefly from history's most enduring longitudinal study of the psychology and sociology of a financially successful people.

The principle foundations of this 3,000 year long study are captured in Talmudic and Kabbalistic sources that can be fully comprehended only in their original Aramaic and Hebrew and in cultural context. They form the bedrock of my own belief system. It is the prism that resolves reality for me into its principle colors. It has deeply influenced my values and professional opinions, and I never try to conceal that. The Torah has much to say about financial interactions. Although originally delivered to the Jewish people, many of the principles are universal and are as true for any one individual as they are for any other, regardless of religious affiliation or lack thereof. These ideas constitute the core of this book and can be useful to you regardless of your background.

I have no ability to make you wealthy enough to find your way onto the *Forbes* magazine list of the 400 wealthiest Americans. I cannot rule it out either, but I would be foolish to guarantee you that stratospheric level of financial success. The techniques of this book will put you onto the road to maximizing what you can accomplish. You take it from there on your own. I don't believe that you can train to become Bill Gates or Warren Buffett. These are unique individuals for whom many factors of talent and timing came together in an almost magical way.

Similarly, I don't believe that anyone can promise a budding artist that he or she will be the next Michelangelo or guarantee that following a certain set of rules will make you president of the United States. But, there are very specific steps one can take that will help one become a better artist or a more successful politician than one might otherwise have been. In the same way, there are certain steps one can take that will lead one to greater financial achievement. Considering the disproportionate number of Jews on the Forbes 400 list each year, it seems that Jews do possess knowledge of the steps to take in creating wealth. Jews constitute about 2 percent of the U.S. population. That means that there should be about eight lonely Jews on the Forbes 400 list. In reality, depending on the year, there are between 60 and 100 Jews on this prestigious list. Similar data for the more average population reveal that the percentage of Jewish households with income greater than \$75,000 is double that of non Jews.⁴ I shall identify those steps that have made this success possible and present them for you. Following those steps may not bring you to the attention of *Forbes* magazine, but doing so will help you make far more money than you now make.

KNOWING HOW THE WORLD REALLY WORKS