



RABBI DANIEL LAPIN

BESTSELLING
AUTHOR OF
*THOU SHALL
PROSPER*

BUSINESS
SECRETS
FROM THE
BIBLE

SPIRITUAL SUCCESS STRATEGIES
for FINANCIAL ABUNDANCE

WILEY

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TO SUSAN

*“Enjoy life with the wife you love all the
days of your fleeting life.”*

(Ecclesiastes 9:9)

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Introduction

You might be wondering, *Why Business Secrets from the Bible?* Why not *Tennis Secrets from the Bible*, or *Car Racing Secrets from the Bible*, or *Beauty and Makeup Tips from the Bible*? One can find pretty much whatever one seeks within the pages of that mysterious and majestic volume that has had so much influence on the story of civilization. Over the years, many have projected onto its pages their own visions, fears, and hopes and have subsequently seen it reflect back confirmation of their convictions. Unfortunately, this has led to all kinds of misguided and invalid projections upon the Bible. The Bible can tell us much, but we cannot impose whatever we feel like upon it. The original meaning of the Bible must be preserved, even as we attempt to interpret the Bible.

But how to know the difference? Let ancient Jewish wisdom be your guide.

Meticulous meanings, diligent intergenerational transmission, and specifics laid out in the Oral Torah have helped preserve the original meanings. There is magic in what I call the Lord's language—Hebrew. Teachers of the Torah must impart a deep adherence and responsibility for original meaning on the next generation of faithful students of the

Torah. Teachers should faithfully transmit to their students exactly what they learned from their own teachers. This has been the case for generations. Thus, within the authentic chain of transmission, there has been very little distortion and almost no imposition of personal agendas.

Fortunately, you don't have to take my word for this or for any other axiomatic propositions you will encounter in this book. I will ask you to unshackle yourself from the dreadful intellectual prison of "expert-itis" and allow room for your own powers of observation and deductive reasoning. Stop worrying about whether any expert has already published what I am about to disclose.

If many of this book's propositions were already widely published, you'd be wasting your time reading my repetitive account. Instead, you will gain enormous value from many of the premises presented and espoused within this book. You may wonder if they are in fact true. This is allowed—again, use your own powers of observation and reasoning. Reflect upon what you read here, perform diligent research, and arrive at your own conclusion. Don't surrender your discernment to others, regardless of how qualified they may be. Remember, nobody cares as much about your money as you do.

I invite you to evaluate the ideas espoused in this book for yourself, because I expect some degree of resistance. You may be skeptical of, or even disturbed by, the biblical origins of some of the ideas contained herein.

For some—particularly those who are not Jewish or Christian, or perhaps not even religious—your initial instinct may be to reject this material because of its deistic or religious source. I have come to expect this, too. Many have been trained and schooled by the educational bureaucrats and propaganda professors of the academy to accept as true only that which originates from the academically anointed. Do not misunderstand me: I have the greatest of respect for authentic scholarship. But I also have disdain for the scam scholarship and bogus education masquerading as truth that is so common on American campuses these days. I have a sneaking suspicion that any course of university study that needs the word "studies" after it is most likely a waste of students' time and their parents' money. Have you ever heard of "physics studies," "mathematics studies," or "computer science studies"? No, of course not—because those are real fields. I reject the political

correctness, bigotry, and prejudice that have taken an undue place in our secular-only education system.

And yet, I witness prejudice within academia against all things nonsecular. Most universities today have adopted a blind and baseless hostility toward anything biblical. This is just plain ignorant. It certainly is not education. Teaching students to utterly ignore a text so preeminent as the Bible, a text that has shaped the outlook and beliefs of countless generations of very wise and accomplished people over two millennia, is doing a colossal disservice to young people.

Perhaps you do not believe in the Bible. I want to be clear that I do not intend to exclude you. I very much still welcome you to read this book and evaluate it on its own merits. I am confident that, if you approach this work with an intellectual openness, you will find value. Even if you are not currently religious, certainly you would not consider it immaterial that billions of people do believe in the truth of the Bible. As such, certainly you would not deny that the book has had a lasting and nearly unimaginable effect upon our history and our present lives. For example, billions of people date their letters, documents, and checks with the year in this format: AD 2014. They may leave out the AD and perhaps even be oblivious to the fact that AD is an acronym for *anno Domini*, which translates to “in the year of the Lord.” Whether or not someone is ignorant of the influence of Christianity and religion upon something so basic as how we measure the passage of years does not change the fact that it is a religious effect and, in a way, a daily religious observance. It does not change the fact that for very many people, we remind ourselves of our religious convictions and heritage each and every time we write a date. You ignore us at your own peril. These are the same religious people with whom you will interact in your personal and professional life as customers, vendors, fellow travelers, and so on. Surely, even as an atheist, you would want insight into how believers approach the world, numerous as we are.

For instance, I consider it important to understand the following words: “The fear of the Lord is the beginning of wisdom” (Psalms 111:10). It is sheer folly to try to attain wisdom while ignoring Him. Whether or not you believe in God, just too many people do believe in Him for you to ignore His influence in the world. In this book, we will focus on the Jewish people, my coreligionists, the people of Israel

who have pored lovingly over the pages of the Bible and who have put into practice its teachings with conspicuous success.

We will focus only on those areas of the human experience that emerge organically and truthfully from the Bible—here and only here is where we will find those “secrets” of the Bible, its hidden teachings. Could someone attempt to derive principles of victory on the tennis court from Scripture? I don’t doubt it, but the result would lack credibility and possess the thin unsatisfying consistency of improperly strained spinach soup. The same would go for car racing, cosmetology, and television production—the Bible has nothing specific to tell us about these subjects.

However, *business secrets* from the Bible is quite different, and that is what this book will focus on exploring.

Before I tell you why business is different, I should mention a few other topics for which invaluable information can be found in the Bible. One would be military secrets of the Bible. Why? Just think of the famous British army officer Major-General Orde Wingate, who trained the yet-to-be-founded State of Israel’s army, the Haganah, during the 1930s. Wingate, a military genius, was a devoutly religious Christian, who based his strategies and tactics on the exploits of Gideon, Samson, and other biblical warriors. He would stage his attacks on Arab forces at sites of ancient biblical victories and to this day is honored in Israel as having been instrumental in its founding. Unlike the aforementioned subjects upon which the Bible does not comment directly, here we can see the clear influence that Scripture has had upon military tactics as well as the appearance of military tactics within the Bible itself. There is no stretching or distortion of the original meaning of the Scripture here.

Similarly, it would be quite plausible to study the Bible for insight into male/female relationships and marriage, the ordinary pains and problems that are an inescapable part of living, and, of course, business.

But we’d find no credible guidance in the Tanach on tennis, the culinary arts, or staging theatrical productions. What is the difference? It’s that some things are a universal part of the human experience, while other things belong only to a certain time or perhaps a certain place. The game of tennis played at Wimbledon today is quite different from the tennis played by Louis X of France in the thirteenth century

or from the game played by King Henry VIII in England's Hampton Court Palace 200 years later.

This does not mean that the Bible cannot be relative to your life as a person who plays tennis, of course. That ordinary, hardworking citizens now have the leisure time to regularly play a game formerly restricted to monarchs is revolutionary. This is a cultural shift upon which the Bible might be able to give us insight. Scripture certainly offers us information on how to use our time effectively and on the proper role of leisure, which is perhaps relevant to the tennis player as a human, but Scripture does not give specifics on how to best play a game of leisure, tennis included. So look not to the Bible for guidance on how to play tennis, but perhaps you might look to Scripture for guidance on the role of games of leisure, such as tennis, in your life. Do you see the distinction? Scripture seriously addresses the role of entertainment in human affairs and the biblical secrets that pertain to it, but not the *specifics* of theater, movies, circuses, or video games.

Similarly, Scripture devotes considerable space to information on male/female relationships because they have always been a part of human life in every location. The prospect of space travel has aficionados debating how these relationships would function under otherworldly conditions; these are valid discussions (though somewhat esoteric and of limited current relevance) upon which the Bible may provide truth, because the discussions are about classic male/female relationships within a new "alien" context rather than about the context itself. It is the timeless importance of male/female relationships, not the context in which they occur, that makes them a matter of Scripture.

Thus we'd correctly assume that while God might well not offer us details of lawn maintenance, carburetor rebuilding, and pottery making, He would provide us with the biblical secrets that apply to war and conflict, family relationships, transport, birth and death, farming, and, yes, money.

Which brings us to business. What is business? Simply put, business is that most effective process of specialization and exchange by means of which humans can wrest a living from an often reluctant Earth. Business is the way we interact with each other and our environment. It is thus a timeless lynchpin of civilization.

Of course, each of us could declare ourselves independent of all other people and live in isolation on a remote piece of land. We could grow our own wheat and corn. We could grow fruit and vegetables and raise chickens, goats, sheep, and cattle. We could spin and weave fabrics from wool and cotton and sew our own clothing. All of this is true and, to a degree, possible even today. Some weary urban dwellers yearn for this sort of existence, which they fondly imagine to be idyllic. But this is pure nostalgia. Almost everyone who has tried their hand at such a life has discovered it to be grueling and punishing, offering very little quality of life.

Such nostalgia makes a mockery of those who are truly trapped in such a life. True subsistence farmers and hand-to-mouth peasants typically cannot escape such a life quickly enough. In developing countries, such individuals gladly flee the grueling existence of trying to eke out a living and a life from a small plot of land as soon as they can. They flock to cities where they can sew clothing or stitch shoes. Not that the life in those hot and crowded factories is delightful—it isn't—but trading their specialized skill of sewing and stitching gives them a far superior lifestyle to the alternative of stitching, sewing, planting, milking, threshing, harvesting, milling, baking, churning, and making everything else the solitary human needs to survive. In a true subsistence life, one must do almost everything by oneself. Specialization allows these individuals to throw off the shackles of the subsistence lifestyle, and business allows them to ply their trade for profit.

Most humans, when given the chance, have discovered that life is easier and more pleasant when we abandon complete independence for specialization and exchange. Homesteading is terribly inefficient when compared to a system of specialization and exchange. If Frederick grew wheat and Gerald grew corn; if Harry grew fruit and Irwin grew vegetables; if Julia raised chickens and goats while Kirk kept cows; if Lewis turned cotton into fabric and Michael did so with wool, and Norma sewed those fabrics into clothing and then Frederick, Gerald, Harry, Irwin, Julia, Kirk, Lewis, and Michael all met once a week to exchange these goods with one another, astonishingly, all would have more of all these things with far less time, not to mention energy, expended on acquiring them. This is the power of specialization and exchange. In the late eighteenth century,

Scottish philosopher and economist Adam Smith, who was a believing Christian, popularized this understanding of the efficiencies of a specialized market economy, but Jews had already known this for millennia.

This is why you will almost never find Jews tinkering with their cars in their driveways on weekend afternoons. In the Jewish neighborhoods of most cities, you'll almost never find Jews mowing their lawns. Why? Because we understand the power of specialization. If I pay my incredibly competent mechanic to maintain my BMW automobile and if I pay the ambitious youngster down the block to mow my lawn, I thereby purchase valuable hours in which to practice and perfect my own craft or trade. Each of us accomplishes our task far more quickly than we could do individually, because we have acquired proficiency at our particular task and are able to apply efficiency by not spreading ourselves thin. By hiring them, I have more time and attention to devote to becoming better at my own trade, and I will certainly earn more money working in my own specialized trade than I will trying to save a dollar by spending my time tinkering with my car rather than paying a proper mechanic. The difference adds to my wealth. It adds to the mechanic's wealth, too. Everyone wins.

Secret #1

God Wants Each of Us to
Be Obsessively Preoccupied with
the Needs and Desires of His
Other Children

As long as we all grow our own wheat and corn, and stitch our own clothes, and churn our own butter, and make our own shoes, we need nobody else. We aren't even thinking of anyone else. We're only thinking of how to find enough time in the day to grow vegetables, feed the goats, shear the sheep, and shoe the horses. This is no way to live if you don't have to, and in the modern world, we do not have to.

By contrast, when Frederick, Gerald, Harry, and friends all specialize, they are able to focus on how to better serve one another, and in doing so, they will gain more in return. The good Lord incentivizes us to increase our dependency upon each other by offering the blessing of financial abundance for those of us who comply. In other words, we each win more of a living with less effort when we specialize and trade. This process is called business.

I've already told you what business is, but not what the definition of *a business* is. This need not be made more complicated than it is. Some define a business as any organization or individual engaged in commercial, industrial, or professional activities. Others define a business as any organization involved in the trade of goods or services to consumers. While these definitions are not wrong, they are overly precise. The truth is simply that a business is any person or group of people who have customers. If you have someone willing to pay you voluntarily for the work you do, products you produce, or service you provide, then you're in business.

Everyone who works for compensation can be considered "in business." If City Transit pays you for driving a bus, you're not an employee—you're in business. Admittedly you're in business with only one customer—City Transit—but you're in business nonetheless. If you knit scarves for fun and agree to make a few for your friends in exchange for a few dollars for your time, guess what, you are in the fashion/clothing business.

The difference between the bus driver and the person who knits scarves in this example is that the bus driver makes more, in part because they have specialized. If the person who knits scarves quits her part-time retail and food service jobs to focus on growing her business, she too might make more money by specializing. By specializing in a trade, rather than doing a little of everything, she can enjoy better efficiency and more disposable income, rather than spreading herself thin. If she goes into her own business, she will find that her customers become valuable human beings to her and she will desire to please them.

Are you beginning to see why specialization and exchange are the foundations for God's plan for human economic interaction? If you care about your customers as people—if you like, appreciate, and desire to serve them—you will be rewarded. However, if you prefer to spurn others in favor of making yourself utterly independent of all other humans, your life will be considerably less pleasant. There's a reason almost no one still homesteads in the developed world. Thomas Hobbes, the seventeenth-century British political philosopher and author of *Leviathan*, who was almost certainly a Bible-believing

Puritan, once wrote that when we are alone, “the life of man [is] solitary, poor, nasty, brutish, and short.”

We all sometimes think we just want to get away from everyone else. We may daydream about some calamity sweeping away everyone in the world except ourselves. We think, finally, we will be able to get a parking space downtown. There will be no traffic on the freeway. At last you’ll be able to watch television without fighting with your family over who gets the remote.

This is silly daydreaming, though. Imagine if it actually happened! What if everyone did disappear? Who would be operating the television station? That remote won’t do you much good if there is nothing to broadcast, no news anchors, no TV actors. What good is that parking space downtown if there is nowhere to work? And with nobody operating gas stations or oil refineries, parking will be the least of your problems! Good luck trying to capture a wild horse or donkey once you have used up all the gas in your tank! Time for dinner? Feel like a restaurant meal? Out of luck—no cooks, no wait staff. In the grocery stores, food is rotting on the shelves. At home, your heat and electricity have gone out because no one is running the utility company.

The truth is that without other people, your life becomes even worse than that of the most impoverished third-world subsistence-level peasants—at least they have one another to depend on!

The Jewish people have always known the power of specialization. But where did they learn it? From the Bible, of course! Jews have always understood specialization, as it is described in both Genesis and Deuteronomy. In chapter 49 of Genesis, verses 1 to 28, the elderly Jacob blesses his 12 sons. He could simply have gathered them and said these few words: “I am about to be gathered to my people, I bless you all with everything good. May God take care of you always, and please bury me in the Cave of Machpelah, which my grandfather Abraham prepared. Good-bye.” But that’s not what happened. Instead, there are 28 verses to record the distinct and separate blessings that he gave to each son.

Similarly, in Deuteronomy 33, before ascending the mountain to be shown the Land of Israel before his death, Moses spent 29 verses blessing the individual tribes. Again, he could easily have issued one

comprehensive blessing to the entire children of Israel and promptly taken his leave.

The idea behind both Jacob's blessing and that of Moses was unity with diversity. Each tribe was to have its own unique niche in the rich tapestry of a durable nation. Each tribe was to have its own specialty and to become dependent upon their brethren for everything else. If one thinks about it, isn't this what all parents would like to ensure for their children? Some way of guaranteeing that they would all have remained united, each as concerned with the welfare of his siblings as with his own? The same is true for our Father in Heaven. In desiring to unify His children, He created a world that rewarded those who specialized in some area of creative work and then traded their efforts for everything else.

Compare the outlook of the solitary survivalist with that of the business professional. The former views other people as competitors and threats. By contrast, the business professional's life is intricately linked to many other people. He has to be concerned with providing goods or services at sufficient quality and at an attractive price in order to attract and serve his customers. He has to be concerned with his employees and associates because only if they are happy and fulfilled will his enterprise prosper. Finally, he needs to be concerned with his vendors who supply him with the raw material of his production, because without them he is incapable of operating. Now whom do you think God prefers: the lonesome isolationist whose slogan is "I need nobody," or the business professional active within a complex matrix of connectivity in which he is preoccupied with making life better for so many of God's other children?

Secret #2

An Infinite God Created Us in His Image with Infinite Imagination, Potential, Creative Power, and Desires

Though God placed Adam in the Garden of Eden in which all was provided, He nonetheless insisted that Adam was to work (Genesis 2:15). Adam could have lived an idyllic and idle life drinking from the bountiful rivers of Eden and plucking luscious fruit as he desired from all but two trees. We shall soon see that, while a balanced life is necessary, God's plan is for man to strive to achieve more. Ambition is a good thing. We all were created to desire as much as possible, but we also wish to expend only the least possible effort. Discontentment and unhappiness are wrong, but this in no way contradicts our legitimate desire for more.

Most of us have had the experience of being teenagers and thinking, "If only I could lay my hands on three hundred dollars, I'd be so happy." As we get older, three hundred dollars quickly is no longer so unattainable for most, but we are still discontent because now we want more. The target has moved. The target, it seems, is always moving.

This may seem like greed and taken to excess, it can be a bad thing. But it is actually a powerful motivator, and drives us to do God's work, the work of living that we all depend on each other to do.

Imagine what would happen if tonight at midnight, all other humans decided that they already had enough of everything they need and no longer needed to work. From now on, they decide, they will stay home. Picture your own life in this scenario. You get up the next morning unaware that all of your fellow citizens have abandoned all ambition and are sleeping in forever. There goes your day! Good luck trying to get milk for your morning coffee: The dairy farmer and the delivery-truck driver are home in bed rather than producing and supplying fresh milk to your grocery store. It won't much matter, of course, because the grocery store will be shut down—the manager who ordinarily works the morning shift is also still at home contentedly asleep. The same goes for getting gasoline for your car, gas or electricity to cook your meals, or a new suit of clothing. The economy and all it provides has come to a screeching halt. Your fellow man's innate desire for more is what makes it possible for your own life to function as smoothly as it does. Likewise, your decision to work makes life easier for your fellow man.

As a student, I once spent a long but rewarding summer selling fine English bone china door-to-door in Europe. After a rigorous and immensely valuable training period, all of us rookie trainee sales professionals were gathered together and the manager announced that we were each to choose our preferred compensation plan. Choice A was that we received a guaranteed base salary, or draw, of \$250 a week in advance against our sales and 10 percent commission on all sales. Choice B provided zero base salary or draw, but we would receive a 40 percent commission on all sales.

I did not know what to do. Not knowing how effective I would be at selling, I figured I could at least count upon a few thousand dollars if I took Choice A. This was reassuring. I was about to sign up for Choice A when all of a sudden I had an epiphany. If I turned out to be unsuccessful at selling, why would they continue to pay me \$250 a week merely for trying? And if I did find myself successful at selling, why would I want to earn only a small commission of 10 percent? I thought this through again and I could think of no reason why the

company would keep paying me if I failed to sell. They might pay me for a few weeks but would then surely terminate me. On the other hand, if I developed any aptitude for sales, I could do far better with Plan B. I worried about the “sure” \$1,000 a month I was perhaps giving up, but surely it was not really guaranteed if I did poorly, so I went with Plan B.

We had to write our choice on slips of paper along with our names and pass them to the front where the manager’s assistant quickly divided them into two piles, which I assumed to be a tall pile of the As and a much smaller pile of Bs. Picking up the larger pile of papers, he asked everyone whose name he called out to go into the next room. That was the last I ever saw of many of my former fellow trainees.

To the rest of us, he spoke warmly and congratulated us on successfully completing our training. He welcomed us into the company and explained that he wanted only ambitious men and women who yearned for unlimited potential working for him. He wanted people interested in infinite possibilities. Anyone seeking the security of a minimal \$1,000 a month was not nearly as interesting to him as those of us who had ambition for considerably more. And considerably more was exactly what I did earn that summer.

It is the exciting possibility of the infinite that drives medical research to come up with life-enhancing and life-extending drugs and devices. It is the exciting possibility of the infinite that drives all technological advances. It is the exciting possibility of the infinite that drives the business professional to find ever better ways of serving more customers more effectively. It is what drives progress in the world and is surely God’s will.

On some subconscious level, we humans are always trying to emulate God. One reason that television so fascinates us is that it allows us to enjoy a taste of God’s omnipresence. While God can be everywhere at once, the nearest we can achieve that is to be able to sit in our living rooms and observe the activities of our fellow human beings half a planet away. Television grants us the illusion of almost godly power.

This is also true with regard to air travel. Travel by ocean liner is far more comfortable and less expensive than by jet. Yet by the 1960s, most transatlantic ocean liner services were being discontinued. Why would people forsake a leisurely, comfortable, economical three-day journey

from New York to Southampton in favor of being squeezed into a long aluminum cylinder and being hurtled across continents within only a few jet-lag hours? Again, one explanation is our deep desire to try and overcome human limitations of space and time just as God does.

God created us with an urge for the infinite. We need to embrace it and never surrender to the seditious and spurious summons of contentment covering in the sanctuary of security. Accepting our desire for the infinite doesn't condemn us to misery and unhappiness. On the contrary, rejecting contentment doesn't mean being unhappy. In a green and lush meadow on a sunny afternoon, a cow can be content. A human should never be content. Happy—yes, always. But content? Never!

Humans Alone Possess the Ability to Transform Themselves

The reality of animals is that they are what they are, and will always be so. A cat, a cow, a camel, or a kangaroo will always be a cat, a cow, a camel, or a kangaroo. But a homeless person can transform himself into a published author and successful motivational speaker. This is just what Richard LeMieux did. As he describes in his personal odyssey, *Breakfast at Sally's: One Homeless Man's Inspirational Journey*, he went from sleeping in his car and eating at the Salvation Army (Sally's) to an eventual middle-class lifestyle. An aimless teenager can get a grip on her life and become an accomplished academic, professional, or businesswoman. An immigrant can arrive in a new land with nothing but the clothes on his back and ultimately achieve greatness without ever having to feel imprisoned by the promise of permanent poverty.

In his book *The Wealth Choice: Success Secrets of Black Millionaires*, courageous author and motivational speaker Dennis Kimbro insists that wealth has little to do with birth, luck, or circumstance, but everything to do with choice, commitment to change, discipline, self-improvement, and hard work. I could not agree more. His sentiment echoes this

Jewish theme: There is no shame attached to starting out poor, but remaining that way is a different story.

I have known Jewish men who didn't have a fraction of what most others have going, and yet these men have prospered beyond anyone's wildest dreams. This is clearly not a case of "where you come from" or of "what you've got." It's a case of a deep visceral commitment to change.

In every industry, you see Jewish men who have made indelible marks on history and the economy. There's a man named William Konar who lives near Rochester, New York. Have you heard of CVS Pharmacy? He started that and owned most of it, and as you may have guessed, did pretty well for himself. There was Nathan Shapell, who was one of California's largest homebuilders. There was Jack Tramiel who, way back in the dawn of the computer age, founded Commodore Computers, which he grew into a substantial company. And how about Fred Kort, who invented those little bouncy rubber balls that every kid in the world seemed to have a few years back? Or how about the bubble machine and the stuff that makes soap bubbles? Fred Kort made those, too. He marketed these and other toys under the Los Angeles Toy Company. There was Felix Zandman, who started Vishay Intertechnology, a major electronics firm supplying the computer and aerospace industries.

These are not people who became internationally known billionaires. But they are people who have each given away millions of dollars to charity. They have all made serious money.

But there's something else that unites these people, something harrowing and nightmarish. They were all Holocaust refugees. William Konar was 12 years old when his family was uprooted from their small Polish village and carted off to the Auschwitz death camp. The last time he saw his mother and siblings was in July 1942, shortly before they were murdered by the Nazis. He witnessed more horrors than any adult, let alone a child, should ever have to endure, before arriving in the United States on a refugee boat in 1946. He was a 16-year-old orphan. He ended up in a foster home in Rochester, which, as a result, now boasts the William and Sheila Konar Center for Digestive and Liver Diseases in the city's Strong Memorial Hospital.