



RABBI DANIEL & SUSAN LAPIN

BUSINESS SECRETS

from the

BIBLE

Second Edition

SPIRITUAL SUCCESS
STRATEGIES FOR
FINANCIAL
ABUNDANCE

WILEY

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*To All Our Happy Warriors
wherever you may be.*

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Introduction

We don't need the gift of prophecy to state that most people picking up this book or doing a search for the word *business* are interested in increasing their income. As we work on this second edition of *Business Secrets from the Bible*, inflation is eating away at the fruits of people's labors, and many young people are giving up on the idea of working productively and may have despaired of gaining an income that will yield them an equal or better financial life than their parents enjoyed.

We doubt if you would read a book on business by someone who limited their research to companies founded in the last two years. We all know of seemingly roaring successes that crash down only a few years later. This book is not going to direct you to start a crypto-coin or electric vehicle company, nor is it going to direct you to get back to the land and grow organic parsley. Perhaps you will do one of those things, but you might just as well develop a graphic design business or become an electrician. Your path to financial improvement might include getting a medical or law degree. This book shares more than 3,000 years of wisdom that can be applied in almost all times and places. It has been

tested and guided by millions of ordinary people to build wealth in both good and bad economic times. That wisdom stems from the Bible, and specifically from a faithful rendering of Jewish transmission.

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 biblical proclamations. The Bible can tell us much, but if we impose upon it whatever we wish, we destroy its usefulness. The original meaning of the Bible must be preserved.

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 meaning of the Bible. There is magic in what we 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 agenda. So long-standing are these ideas that they have become embedded in Jewish culture. Even when some Jews reject God and His Bible, they often retain these principles for a number of generations, often unaware of their biblical source. One example of these principles would be reverence for learning and respect for books.

Fortunately, you don't have to take our word for any of the axiomatic propositions you will encounter in this book. We ask you to unshackle yourself from the dreadful intellectual prison of "expertitis"—trusting others who are deemed "experts"—and allow room for your own powers of observation and deductive reasoning. If many of this book's propositions were already widely published, you'd be

wasting your time reading our repetitive account. Instead, you will gain enormous value from many of the premises presented 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 else cares as much about your money as you do.

For some—particularly for those who are not familiar with the Bible—your initial instinct may be to reject this material because of its deistic or religious source. We 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 what originates from the modern, academically anointed. Do not misunderstand us: we have the greatest of respect for authentic scholarship. But we also have disdain for the scam scholarship and bogus education masquerading as truth that is so common on campuses these days. We have a sneaking suspicion that any course of university study that needs the word “studies,” such as Gender Studies or Religious Studies, 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. We reject the political correctness, bigotry, and prejudice that have taken an undeserved prominence in our secular-only education system.

We witness prejudice within academia against all things nonmaterialistic, which is to say, nontangible. Most universities today have adopted a blind and baseless hostility toward anything connected to religion or the Bible. This is usually because of the mistaken belief that science answers all questions and modern thought always reflects positive progress. This is certainly 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 wise and accomplished people over two millennia, is doing a colossal disservice. Furthermore, many people growing a business, whether they are aware of it or not, will be interacting with serious Bible enthusiasts in their personal and professional life in the form of customers, vendors, fellow travelers, and so on.

This book focuses on ideas that emerge organically from the Bible in that area of the human experience having to do with finance. Could someone attempt to derive principles of victory on the tennis court from Scripture? We 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 a different story, and that is what this book explores. Even a cursory study of history reveals that the Jewish people have, over many centuries, lived in many countries and have been summarily expelled from many countries with nothing but what they could carry. Frequently, their activities were severely restricted and regulated, curtailing the fields they could pursue. When expelled yet again, as they were from England in 1290 or from Iraq in 1952, with scores of other instances in between, they needed to start all over in new locations as penniless refugees. They did this again and again in places where they did not know the language or have a social network. Amazingly, a surprisingly large number of them persevered, not only surviving but also building great financial enterprises and accumulating wealth.

It is notable that in the first four months following the mass invasion of Israel by thousands of armed Palestinian terrorists in October 2023 that resulted in the worst single-day massacre of Jews since World War II, that small country experienced a high number of business start-ups and an unusually high number of Israeli couples got engaged or married. Both starting a new home and starting a business reflect hope and confidence in the future. Both actions, starting a business and getting married, are quick, easy, and pleasant. But both actions tacitly acknowledge that one is committing oneself to weeks, months, and years of hard work, heavy responsibility, and even frightening times. Yes, this book reminds us that starting an independent business is the action of an optimistic and confident soul. But it also reminds us that operating a business, being in business (regardless of what you do, as we explain later in the book), is an ongoing source of optimism and confidence.

The bottom line is that unlike many books on starting, building, and growing your business, this one is not based on the experience and knowledge of one person. It is based on a vast system that has helped the many and diverse Jewish people thrive and prosper for centuries, in good times and bad, in hospitable countries as well as in tyrannical regimes. Regardless of your personal background, it can help you, too.

Secret #1

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

If we are going to transform our financial lives with 40 Bible-based success strategies for business, we must first ask ourselves, what is business? Simply put, business is the most effective process of specialization and exchange by means of which humans can wrest a living from an often-reluctant earth. Business is one of the most important ways in which we connect, communicate, and collaborate with each other and our environment. It is thus a timeless linchpin of civilization.

As long as we all grow our own wheat and herbs, stitch our own clothes, bake our own bread, and cobble 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.

Most humans, when given the chance, have discovered that life is easier and more pleasant when we abandon complete independence for interdependence, specialization, and exchange. Independent homesteading is terribly inefficient when compared to a system of specialization and exchange. If Anthony grows wheat and Juan grows corn; if Tim grows fruit and Wanda grows vegetables; if Madison raises chickens and goats while Kirk keeps cows; if Lewis turns cotton into fabric, and Michael does so with wool, and Charlie sews those fabrics into clothing and then Anthony, Juan, Tim, Wanda, Madison, Kirk, Lewis, Michael, and Charlie all meet once a week to exchange these goods with one another, astonishingly, all have more of all these things with far less time, not to mention energy expended on acquiring them, than if each person was doing everything for him- or herself.

When Anthony, Tim, and friends all specialize, they are able to focus on how to better serve one another, and in doing so, they 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*.

This relates to everyone, whether or not you homestead. Do you prepare your own taxes or hire a specialist? Sell your own house or use an agent? Embedded in Jewish tradition is this idea of specialization and cooperation. You will rarely find Jews tinkering with their cars in their driveways on weekend afternoons or even mowing their own 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 skill and are able to apply efficiency by not spreading ourselves thin. By hiring others, I have more time and attention to devote to becoming better at my own trade, and I will certainly gain more by working in my own specialized trade than I will trying to save a dollar by 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.

This is the power of specialization and exchange. In the late eighteenth century, Scottish philosopher and economist Adam Smith, who was a Bible-believing Christian, popularized this understanding of the efficiencies of a specialized market economy, but Jews had already known this for millennia. But from 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 that 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 easily could 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 remain 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 rewards those who specialize in some area of creative work and then trade their efforts for everything else.

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 herbs and spices. We could milk our own cows and clean our own homes and knit our own sweaters and brew our own beer. And many of us do some of these things for pleasure. That is wonderful. To a degree, 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 that when it is a necessity rather than a choice, it is 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 in factories. 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.

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 a reasonable 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 those 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 and interdependence in which he is preoccupied with making life better for so many of God's other children?

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 we'll be able to watch television without fighting with our 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 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 impoverished third-world subsistence-level peasants—at least they have one another to depend on!

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. Thomas Hobbes, the seventeenth-century British political philosopher and author of *Leviathan*, a Bible-believing Christian, once wrote that when we are alone, “the life of man [is] solitary, poor, nasty, brutish, and short.”

We'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 some dollars for your time, guess what, you are in the fashion/clothing business.

The difference between the bus driver and the person who occasionally knits scarves in this example is that the bus driver makes more, in part because he has 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.

There is much to digest in Secret #1 and we know that you will frequently review it because, like being an airplane pilot, much in life works best when we operate on absorbed instinct rather than by constantly needing to hurriedly look up the checklist or the directions. In other words, we need the knowledge we absorb into our heads to make the difficult 13-inch journey from our heads to our hearts. Most circumstances both in the flight deck and in life don’t allow the time to slowly decide how to react. By reviewing the principles, they will become a part of your being. Then you will be ready to find out in what distinctive way you can best serve God’s other children and obsessively preoccupy yourself with doing just that.

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 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 a thousand dollars, I'd be so happy." As we get older, a thousand dollars is no longer so unattainable for most, but we are still discontented 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 your fellow citizens have abandoned all ambition and are sleeping in. 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 citizen'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 everyone else.

Back in 1980, about 85% of 25-year-old men worked at a full-time job. By 2023 that number had shrunk to about 70%. There are many theories as to why so many men are not working or how they are sustaining themselves, but we know that far fewer men are chafing to work. This is not a good sign for our civilization. In your personal life, make sure that you surround yourself with ambitious peers. In that way you will spur each other on to achievement.

As a student, I [RDL] 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, before being let loose to sell, 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 would receive a guaranteed base salary, or draw, of \$250 a week in advance against our sales plus 10% commission on all sales. Choice B provided zero base salary or draw, but we would receive a 40% commission on all sales.

For a while I pondered what to do. Not knowing how effective I would be at selling, I figured I could at least count upon a few thousand dollars by the end of the summer if I took Choice A. This was reassuring. I was about to sign up for Choice A when, suddenly, 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%? 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 dismiss 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 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 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 according to ancient Jewish wisdom, it is God’s will.

On some subconscious level, we humans are always trying to emulate God. One reason that technology so fascinates us is that it allows us

to enjoy a taste of God's omnipresence. While God can be everywhere at once, the closest we come to achieving that is being able to sit in our living rooms and observe the activities of our fellow human beings half a planet away. Technology 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-lagged 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 cowering 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 feeling imprisoned by the promise of permanent poverty, or even worse, the belief in perpetual victimhood.

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. We could not agree more. His sentiment echoes this Jewish theme: No shame is attached to starting out poor, but remaining that way is a different story.

We have known Jewish men and women who didn't have a fraction of what most others have going, and yet these individuals 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. A man named William Konar lived 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. Nathan Shapell was one of California's largest homebuilders. Jack Tramiel, 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? Fred Kort made the bubble machine and the stuff from which legions of kids make soap bubbles in the summer. He marketed these and other toys under the brand of Los Angeles Toy Company. Felix Zandman started Vishay Intertechnology, a major electronics firm supplying the computer and aerospace industries.

These are not people who became internationally known billionaires. They are people, however, who each donated millions of dollars to charity. They have all made serious money.

But something else 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.