

EXODUS

# THE MONEY CODE

Become a Millionaire  
With the Ancient  
Jewish Code

H.W. CHARLES

# **The Money Code: Become a Millionaire With the Ancient Jewish Code**

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## PREFACE

It is as if the ordinary language we use every day has a hidden set of signals; a kind of secret code.

- William Edgar Stafford (1914–1993), American Poet

A code is a systematically arranged and comprehensive collection of laws, regulations, and rules of procedure. A code is also the conversion of a message into a hidden system of communication for the purposes of secrecy.

This book will reveal the money code that the Jews have known for centuries. Where is this code found? It is found in the books containing history's greatest wisdom of all time, specifically the Jewish religious texts.

Non-religious people must not put aside religious books simply because they do not believe in religion. "Religion has preserved history's greatest wisdom teachings," said religious studies scholar Huston Cummings Smith. Catherine Ponder, author and minister, has referred to the Bible as "the greatest textbook on prosperity ever written."

Although some popular religious texts such as the New Testament, Quran, Bhagavad Gita, Tao Te Ching, or Tibetan Book of the Dead contain interesting insights and stories, it is the Jewish religious texts such as the Old Testament (Hebrew Scriptures) that contain valuable information on acquiring wealth. Knowing this, you may be interested in reading the Jewish religious texts; however, there is an overwhelming amount of information in these texts. The *Tanakh* contains 39 books and over 1,000 printed pages. There are over 12,000 printed pages in the *Talmud*. This book makes it easy for you to gain all the most relevant information that the Jews have used to succeed for centuries.

According to Kabbalistic teachers, the simple meaning of the Old Testament is not its true meaning. Rabbi and Kabbalist Menasseh ben Israel said, "There is no single letter in the Scriptures whereon a thousand secrets do not hang." The Money Code is found in the Old Testament and is decoded by the *Talmud* and

other Jewish religious texts. The *Talmud* explains the secret meanings behind the words of the Hebrew Scriptures—from the more common method of gematria, to the more esoteric method of exchanging certain letters for others, like the method of atbash, where the first letter of the Hebrew alphabet is exchanged for the final letter, and so forth.

In this book, quotes are taken from the *Tanakh* and are decoded by the *Talmud*, an authoritative Jewish text. In this book, the definition of decoding a message is to analyze, interpret, and extract the underlying meaning and learn how to apply the message in day-to-day life.

The Bible contains two parts: Old Testament (Hebrew Scriptures) and New Testament (Greek Scriptures). Jews refer to the Old Testament as the *Tanakh*. Jews refer to the first five books of the Old Testament as the Torah (CJB, Joshua 1:8). The Torah is also referred to as the Book of the Law, Five Books of Moses, Law of Moses, Mosaic Law, or Pentateuch. For simplicity's sake, we will only use the Jewish terms Torah and *Tanakh* in this book. Most of the quotations from the *Tanakh* in this book come from the Complete Jewish Bible (CJB) and the Jewish Publication Society Bible (JPS). In some cases, different translations of the *Tanakh* will be used to gain a clearer understanding. In Jewish Bibles the term Adonai is another name for God.

For non-religious readers of this book, this book takes into account that the term God can also refer to an invisible universal power or spiritual force that governs universal law and order such as the “law of gravity.”

You do not need to become a Jew or convert to their religion, Judaism, to become wealthy. Your financial success does not depend on your education, sex, race, or past experiences but rather on the wisdom you learn. The *Tanakh* says, “By your wisdom and discernment you have acquired wealth” (CJB, Ezekiel 28:4).

Now before we begin, let's explain the religious beliefs of the Jews. Testament means "covenant" or "contract." A covenant is a written agreement between two or more parties to perform some guaranteed action. In the Torah it refers to an agreement between God and his people in which God makes certain promises and requires certain behavior from them in return. The Old Covenant contained in the Torah promised prosperity among other things as a reward for obedience. “Observe the words of this covenant and obey them; so that you can make everything you do prosper” (CJB, Deuteronomy 29:9).

The Old Covenant was made with the Jewish people in the past: All of you are standing today in the presence of the Lord your God—your leaders and chief men, your elders and officials, and all the other men of Israel, together with your children and your wives, and the aliens living in your camps who chop your

wood and carry your water. You are standing here in order to enter into a covenant with the Lord your God, a covenant the Lord is making with you this day and sealing with an oath, to confirm you this day as his people, that he may be your God as he promised you and as he swore to your fathers, Abraham, Isaac and Jacob (NIV, Deuteronomy 29:10-13).

The Old Covenant was also made with the Jewish people of the future: “I am making this covenant both with you who stand here today in the presence of the Lord our God, and also with the future generations who are not standing here today” (NLT, Deuteronomy 29:15).

Non-Jews are known as “foreigners” in the *Tanakh* and will greatly benefit from following the Old Covenant. The *Tanakh* says, “I will also bless the foreigners who commit themselves to the Lord” (NLT, Isaiah 56:6). Christians will benefit from following the Old Covenant. Jesus himself said, “Don't ever think that I came to set aside Moses' Teachings or the Prophets” (GWT, Matthew 5:17). Christ did not invalidate the Old Covenant, except for the requirements of animal sacrifices.

Those who don't obey the Old Covenant may even come under a curse of poverty. “This is what the Lord, the God of Israel, says: Cursed is anyone who does not obey the terms of my covenant” (NLT, Jeremiah 11:3). “Remember the ancient covenant, and do everything it requires...because they refused to obey, I brought upon them all the curses described in this covenant” (NLT, Jeremiah 11:6, 8). Jewish people view wealth as a blessing and look down on poverty because it cannot help anyone.

In this book, scriptures may be partially quoted or taken out of context. The practice of quoting out of context refers to removing a passage from the rest of the written text. Quoting out of context can sometimes lead to a change in the intended meaning of the quote. This can be a problem when quotes are taken out of certain religious books such as the New Testament, but it does not apply to the Torah. Regarding the Torah, every single statement from scripture can be viewed as a law, decree, rule, regulation, instruction, ordinance, or statute (Leviticus 26:46).

Keep in mind that this book will help you to accumulate massive wealth if you are willing to change your way of doing things. However, it will not help you if you are not willing to change. The *Tanakh* says, “When people fall down, don't they get up again? When they discover they're on the wrong road, don't they turn back? Then why do these people stay on their self-destructive path? They cling tightly to their lies and will not turn around” (NLT, Jeremiah 8:4, 5). Some people will be stubborn and continue following their own ways of doing things even if it is not helping them accumulate wealth.

This book contains the greatest wisdom of the Jews that enables them to succeed and become very wealthy. Remember, what you learn is useless if you don't use it. Therefore, at the end of each chapter there is a "Take Action" section that will guide you through the steps that you must take in order to become wealthy.

# INTRODUCTION

Some people like the Jews, and some do not. But no thoughtful man can deny the fact that they are, beyond any question, the most formidable and the most remarkable race which has appeared in the world.

- Winston Churchill (1874 – 1965), Prime Minister of Great Britain

The people are called Jewish, their faith Judaism, their language Hebrew, and their land Israel. The terms Hebrew, Israelite, and Jew have been used interchangeably. Israel was the alternate name for Abraham's grandson, Jacob. Hence his twelve sons and their descendants became known as the Israelites. The name “Jew” is derived from Judah, the son of Israel (Jacob), and one of the most prominent of the Twelve Tribes of Israel. “Jew” became the popular name used for the entire people when the Judeans, from the Kingdom of Judea, survived the downfall of the Northern Kingdom of Israel in 722 B.C. At that time ten of the Twelve Tribes were led into captivity.

Jews comprise a very large number of history's most important figures, people who have had a profound impact on humanity: Physicist Albert Einstein; the father of psychoanalysis, Sigmund Freud; Communism's Karl Marx; developers of the polio vaccine Dr's Jonas Salk and Albert Sabin. Approximately 35% of Nobel Prizes have been awarded to Jews. No other ethnic group has even come close to matching the abilities and accomplishments of Jews. American President John Adams said, “The Hebrews have done more to civilize men than any other nation. If I were an atheist, and believed blind eternal fate, I should still believe that fate had ordained the Jews to be the most essential instrument for civilizing the nations.”

Jews are estimated to be less than 1% of the world's population yet approximately 25% of the world's billionaires are Jewish. Jews are always found



on lists of the world's richest people. In 2009, 139 of the Forbes 400 were Jewish.<sup>1</sup> According to *TheMarker*, Oracle founder Larry Ellison is the richest Jew in the world, with a net worth of \$28 billion. Michael Bloomberg, founder of Bloomberg news service, ranks as the richest Jew in the media industry, with a net worth of \$18 billion. Isaac Perlmutter, CEO of Marvel Comics, ranked second on *TheMarker*, with a net worth of \$1.6 billion.

Since such a large percent of the wealthiest people in the world are Jewish, a common question the world over is, "Why are so many Jews so wealthy?" Their secret lies not in their genetics or intelligence, as some have believed, but in their religion.

A groundbreaking study by professor of sociology Lisa A. Keister has discovered that religion influences a person's success and finances. "Religion is an important factor in wealth accumulation, a factor that hasn't received a lot of attention," said Lisa Keister.

The study showed that wealth is highest among Jews, followed by mainline Protestants, followed by Roman Catholics, and conservative Protestants were the least wealthy and successful.<sup>2</sup> Keister found that the median net worth of Jewish people in the survey was \$150,890, more than three times the median for the entire sample (\$48,200). The median net worth for conservative Protestants was \$26,200, or about half the overall average. The median net worth of mainstream Protestants and Catholics were similar to each other and about the average for the whole sample.

Lisa A. Keister says that religion influences the accumulation of wealth directly because "it shapes values and priorities, contributes to the set of competencies from which action is constructed, and may provide important social contacts." Lisa A. Keister states that "people draw on the tools they learn from religion to develop consistent strategies for dealing with problems and for making decisions such as savings, investment, and consumption decisions." She concludes that there is solid evidence to confirm that being raised Jewish and practicing Judaism leads to the accumulation of wealth. David Gelernter, a Yale University Professor, said, "Judaism is the most important intellectual development in human history."

Sacred religious Jewish texts are found on the bookshelves of many Jewish homes. The most common texts among Jews are the following:

### **The *Tanakh***

The Jewish Bible is known in Hebrew as the *Tanakh*. It contains three books: Torah (Pentateuch), Nevi'im (Prophets), and Ketuvim (Writings). At the basis of all Jewish sacred texts is the Torah. Torah means "law". The main message of

the Torah is the absolute unity of God and his everlasting covenant with the people of Israel.

### **The *Talmud***

The *Talmud* is a doctrinal book, which explains all the knowledge and teaching of the Jewish people. The *Talmud* interprets and expounds on the verses of the *Tanakh* to discover hidden meanings. The *Talmud* also contains Judaism's oral law.

### **The *Mishnah***

The *Mishnah* consists of six orders, each containing seven to twelve tractates, sixty-three in total, and further subdivided into chapters and paragraphs or verses. It contains various laws and teachings.

### **The *Tosefta***

The *Tosefta* is a compilation of the Jewish oral law. In many ways, the *Tosefta* acts as a supplement to the *Mishnah*.

### **The *Shulchan Aruch***

The *Shulchan Aruch*, also known as the Code of Jewish Law, is the most widely accepted compilation of Jewish law ever written.

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