

EXODUS

THE MONEY CODE

Become a Millionaire
With the Ancient
Jewish Code

H.W. CHARLES

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CONTENTS

PREFACE

INTRODUCTION

CHAPTER 1

CHAPTER 2

CHAPTER 3

CHAPTER 4

CHAPTER 5

CHAPTER 6

CHAPTER 7

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.¹ 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.² 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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1

WISDOM

CODE:

Length of days is in her [wisdom's] right hand; in her
left hand are riches and honour.

Tanakh (JPS, Proverbs 3:16)

DECODED:

Through obtaining wisdom he will obtain wealth.

Talmud (Baba Bathra 25b)

The *Tanakh* says, “The crown of the wise is their riches” (CJB, Proverbs 14:24). “By your wisdom and discernment you have acquired wealth” (CJB, Ezekiel 28:4). Wisdom brings “lasting wealth” (CJB, Proverbs 8:1, 18). Wisdom also helps an individual to succeed in whatever goals they pursue. The greater the wisdom, the greater and more frequent the success. At times, it’s as if success is effortless for the individual with great wisdom. “Using a dull ax requires great strength, so sharpen the blade. That’s the value of wisdom; it helps you succeed” (NLT, Ecclesiastes 10:10). Wisdom also provides protection. “To a wise man wisdom is better protection than

ten rulers in a city” (CJB, Ecclesiastes 7:19). The wise are better able to protect any wealth they do acquire.

Wisdom is defined as the quality of having experience, and being able to discern or judge what is true, right, or lasting. Wisdom is basically the practical application of knowledge. People with knowledge are not necessarily wise. Although they have an abundance of factual knowledge, they lack the practical know-how that is a mark of a wise person.

A wise person has knowledge, applies it, and succeeds at living well. Philosopher Aristotle said, “Now it is thought to be the mark of a man of practical wisdom to be able to deliberate well about what is good and expedient for himself, not in some particular respect, e.g. about what sorts of thing conduce to health or to strength, but about what sorts of thing conduce to the good life in general.”¹ Many philosophers agree with Aristotle. John Kekes says, “What a wise man knows, therefore, is how to construct a pattern that, given the human situation, is likely to lead to a good life.”² Robert Nozick claims, “Wisdom is what you need to understand in order to live well and cope with the central problems and avoid the dangers in the predicaments human beings find themselves in.”³ Philosopher Descartes wrote, “It is really only God alone who has perfect wisdom, that is to say, who has a complete knowledge of the truth of all things; but it may be said that men have more wisdom or less according as they have more or less knowledge of the most important truths.”⁴

King Solomon is one of the central figures in Jewish history. The *Tanakh* credits Solomon as the builder of the First Temple in Jerusalem. Solomon was the wisest and richest man of his time (1 Kings 10:23). Solomon’s secret to his wealth was that he desired wisdom more than anything else. He desired an “an understanding heart” (CJB, 1 Kings 3:9). He didn’t care much for wealth or honor, and yet that is what he got along with wisdom. God said, “I am giving you a wise and understanding heart, so that there has never been anyone like you, nor will there ever again be anyone like you. I am also giving you what you didn’t ask for, riches and honor greater than that of any other king throughout your life” (CJB, 1 Kings 3:12, 13). How is this to be understood practically? Considering that Solomon desired wisdom, yet he received both great wealth and honor, wisdom is really the key to wealth. With great wisdom, comes great wealth and success.

The *Tanakh* says that God grants wisdom to those he approves. “For to the man who is good from [God’s] viewpoint he gives wisdom, knowledge

and joy” (CJB, Ecclesiastes 2:26). Descartes wrote that God has perfect wisdom therefore we would be wise to ask God to provide us with wisdom. For the religious, follow in Solomon’s footsteps and make a prayer for wisdom and the request for “an understanding heart.” The *Talmud* suggests, “Let them pray for mercy from him to whom is the wisdom, for it is said, for the Lord giveth wisdom, out of his mouth cometh knowledge and discernment” (Niddah 70b).

For the non-religious, affirmative prayer, also called scientific prayer, is an effective prayer method. According to Rabbi Morris Lichtenstein, founder of the Society of Jewish Science, it provides the personal benefits of prayer without requiring the belief in a supernatural God who could suspend the laws of nature.⁵ Affirmative prayer is focusing on a positive outcome rather than a negative one. To use this form of prayer, a person would focus on the desired outcome and affirm it as if has already happened. This is different from the common method of prayer in which the person identifies the problem and requests that God eliminate it.

Rather than pursuing wealth, pursue wisdom. The aggressive pursuit of wealth can lead to disappointment. “Don't exhaust yourself in pursuit of wealth; be smart enough to desist. If you make your eyes rush at it, it's no longer there! For wealth will surely grow wings, like an eagle flying off to the sky” (CJB, Proverbs 23:4, 5).

Physicist Albert Einstein said, “Wisdom is not a product of schooling but of the lifelong attempt to acquire it.” Search for wisdom “as you would silver and search for it as for hidden treasure” (CJB, Proverbs 2:4). You can find wisdom through practicing humility, reading books, and from interacting with others.

Humility is regarded as a prerequisite to increasing in wisdom. The *Tanakh* says, “First comes pride, then disgrace; but with the humble is wisdom” (CJB, Proverbs 11:2). When you are humble, you accept that there is always still more for you to learn. You never feel like an “expert” in any one subject. Humble people are teachable, open to change, and never stop learning. The *Tanakh* says, “Poverty and shame are for him who won't be taught, but he who heeds reproof will be honored” (CJB, Proverbs 13:18).

When you are humble, you also feel that you can learn from everyone you encounter. “Who is wise? One who learns from all people” (Mishnah Pirkei Avot 4:1). The wise understand that they can learn something from everyone, even those deemed lower than them. The *Talmud* says, “Much

have I learned from my masters, and more from colleagues than from my masters, and from my disciples the most" (Taanit 7a).

Director Rob Reiner once said, "I think Jews are the smartest people in the world." Studies conducted in the United States and Britain has shown that Jews have high IQs. The average IQ of American and British Jews is estimated at 110.^{6 7} Studies have shown that intelligence is a determinant of economic achievement.⁸

A study found that high intelligence is a promising explanation of why many Jews are so successful. Jewish parents tend to foster interest in how and why things happen, which might contribute to the development of thinking ability in Jews.⁹

The main reason that Jewish people are highly intelligent is that they value books and engage in study. The *Talmud* says, "What must a man do that he may become wise? Let him engage much in study" (Niddah 70b).

Jewish philosopher Samuel ibn Tibbon said, "Make your books your companions." He refers to his library as his "best treasure," his "best companion," and to his book-shelves as "the most beautiful pleasure-gardens." In Jewish tradition, books are buried instead of being thrown away; this shows the depth of respect that Jews have for books. Zig Ziglar, who built a wildly successful career in sales, said, "Rich people have small TVs and big libraries, and poor people have small libraries and big TVs."

Educator Norman Lamm said, "In Judaism, there are 613 biblical commandments, and the *Talmud* says that the chief commandment of all is study." The most commonly studied books among all Jews are the Torah and the *Talmud*. The importance of Judaism's sacred texts extends far beyond their religious significance. Rav Tzair, a researcher and cultural historian of the Talmudic Jewish law, said, "Our Holy Scriptures are not only a religious book, but the foundation of our literature, our language and our history, and the sole source of them." Both the Torah and the *Talmud* contain great wisdom. The *Talmud* says, "One that learns the Torah of one teacher...acquires wealth and blessings" (Tract Aboth, Chapter 1).

Jews take seriously all the laws in the Torah and obey them. Rabbi Elazar ben Azariah said, "Without religion there is no true wisdom...without study of the Torah there is a lack of bread." The *Talmud* says, "He who fulfills the Torah in poverty shall in the end fulfill it in wealth. He who disregards the Torah in wealth shall in the end disregard it in poverty" (Pirkei Avot 4:11).

The *Talmud* is considered to be Judaism's holiest book. It was written between the years 200 and 500 AD, and its authority takes precedence over the Torah in Judaism. The *Talmud* says, "My son, be more careful in the observance of the words of the scribes than in the words of the Torah" (Erubin 21b).

The *Talmud* is a source of great wisdom. The *Talmud* "has become a handbook for doing business and seeking fortunes," says Wang Jian, associate dean of the Center of Jewish Studies in Shanghai. Many Jews study a page of the *Talmud* each day, following a specific schedule, thus covering the entire text in approximately seven years. Study of the *Talmud* is most intensive in yeshivot (religious academies).

There are two versions, the *Jerusalem Talmud* and the *Babylonian Talmud*. The *Babylonian Talmud* is regarded as the authoritative version: "The authority of the *Babylonian Talmud* is also greater than that of the *Jerusalem Talmud*. In cases of doubt the former is decisive." ¹⁰

The *Tanakh* says, "Wealth gotten by vanity shall be diminished, but he that gathereth little by little shall increase" (JPS, Proverbs 13:11). The *Talmud* explains, "If one takes his studies by heaps at a time, he will benefit but little, but if one gathers [knowledge] little by little he will gain much" (Abodah Zarah 19a). Become completely focused on one subject and study the subject for a long period of time. Don't skip around from one subject to the next.

It is important to constantly review what one has learnt. Verbal repetition is powerful. The Jews are commanded to repeat the Shema, a section of verses from the Torah, twice a day, once in the morning prayer and once in the evening prayer. The *Tanakh* says, "Yes, keep this book of the Torah on your lips, and meditate on it day and night, so that you will take care to act according to everything written in it. Then your undertakings will prosper, and you will succeed" (CJB, Joshua 1:8). This is a way for the Jews to impress religious beliefs deeply on the mind. Jews also review the Torah year after year. The sages of the *Talmud* would repeat a new insight forty times and repeat an especially vital idea one hundred and one times.

Many Jews understand that time is more valuable than money. You can always recover money, but you can never recover time. Jews value their time and understand that it is the most precious commodity. They spend their time acquiring wisdom, acquiring wealth, or contributing to society. The problem is that many people act like they will live forever on this earth

and waste away their time in worthless pursuits. For example, try to imagine what would you do if you only had one month to live?

TAKE ACTION

STEP 1: Pray for Wisdom

www.postaprayer.org

STEP 2: Study the *Talmud*

www.come-and-hear.com/tindex.html

STEP 3: Study Wisdom Literature

www.jewish-wisdom.com

www.sacred-texts.com/jud/index.htm

www.earlyjewishwritings.com

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2 TRADITION

CODE:

Wealth and riches are in his house; and his merit
endureth for ever.

Tanakh (JPS, Proverbs 3:16)

DECODED:

It applies to a man who studies the Torah and teaches
it to others.

Talmud (Tractate Kethuboth 50a)

The first Jews were very wealthy. The *Tanakh* portrays God as enabling men such as Abraham, Isaac, Jacob and Solomon to achieve great wealth and that this wealth was considered a clear sign of divine favor.¹

Traditionally, Jews place a high value on education and occupational status.² Jewish families encourage pursuit of wealth accumulation, high-income careers, and investing. It has become a cultural norm in Jewish families for parents to bring up their children to value wealth and success.

The book *Ethnicity and Family Therapy* notes, “Success is so vitally important to the Jewish family ethos that we can hardly overemphasize it... we cannot hope to understand the Jewish family without understanding the place that success for men plays in the system.”³

Historian Stephan Thernstrom asserts that the achievements of the Jews are “the product of cultural values that they have brought with them and transmitted from generation to generation over a very long time.”⁴

While many ethnic and religious groups are mainly focused on the afterlife and downplaying this world, Jews view wealth and success as a blessing and gift from God. The *Tanakh* says, “Everyone to whom God has given riches and wealth, along with the power to enjoy it, so that he takes his allotted portion and finds pleasure in his work, this is a gift of God” (CJB, Ecclesiastes 5:19).

Religious Jews believe that all things come from God, as God owns everything. The *Tanakh* says, “The Lord makes some poor and others rich; he brings some down and lifts others up” (NLT, 1 Samuel 2:7). “The blessing of the Lord brings wealth, and he adds no trouble to it” (NIV, Proverbs 10:22).

The Jews understand that the blessing of wealth was dependant upon obedience to the law and covenant. The laws in the Torah, if followed, would bring blessings.⁵ The *Tanakh* says, “How joyful are those who fear the Lord and delight in obeying his commands...they themselves will be wealthy” (NLT, Psalm 112:1, 3). “If they listen and obey God, they will be blessed with prosperity throughout their lives” (NLT, Job 36:11).

The basis of Jewish law and tradition is the Torah. The children of religious Jews are taught to read, learn, and observe the Torah. The *Talmud* says that there are 613 mitzvot (commandments) in the Torah (Tractate Makkot 23b). There are 248 positive commandments (do's) and 365 negative commandments (do not's). Several Jewish scholars have compiled a complete listing of these commandments.

One of the 613 mitzvot is to learn the Torah and teach it (Deuteronomy 6:7). Rabbi Isaac ben Eliakim said, “A boy must be urged on, with rewards appropriate to his intelligence and age, until he realizes that he must study because it is the will of God.” The *Talmud* says, “Study Torah again and again, for everything is contained in it” (Pirke Avot 5:22).

Religious Jews have the belief that they are “God’s chosen people” ingrained into their subconscious from birth. The Torah says, “If you listen

closely...observing and obeying all his mitzvot which I am giving you today...God will raise you high above all the nations on earth...will make you the head and not the tail; and you will be only above, never below (CJB, Deuteronomy 28:1, 13). This powerful belief motivates them to succeed. Author Henry David Thoreau said, "It is what a man thinks of himself that really determines his fate." Spiritual teacher Gautama Buddha said, "The mind is everything. What you think you become."

The Jews' belief that they are "God's chosen people" is further strengthened by the various promises found in the Torah, such as, "If you keep the commands of the Lord your God and walk in his ways the Lord will grant you abundant prosperity" (NIV, Deuteronomy 28:9, 11).

According to author Joseph Lifshitz, "Jewish tradition insists that man can, and should, have a powerful impact on the material world." ⁶ In the book, *Maalot Hamiddot* (The Book of the Choicest Virtues), Rabbi Yehiel ben Yekutiel describes 24 important virtues. He lists honestly gained wealth as a virtue since it enables one to help the poor. He notes that Abraham was wealthy and used his riches to help others.

Lisa A. Keister's study on religion's influence on wealth found that conservative Protestants (Baptists, Jehovah's Witnesses, Seventh Day Adventists) are at the low end of money accumulation. The study speculates this could be due to their low education achievement and literal Bible interpretation, leading to the conclusion that money accumulation is not very important or even preach poverty as a virtue.⁷

Pastor Dr. C. Thomas Anderson, author of *Becoming a Millionaire God's Way*, has helped over one hundred people go from having nothing to becoming millionaires by using biblical wisdom regarding money management. He explains that many people, especially Christians, have an improper mindset, leading them to avoid wealth accumulation.

Many Christians who view poverty as virtuous, base their belief on the idea that Jesus lacked many possessions. Jesus may have lacked possessions, but he had money. Anyone with a significant amount of money usually has it managed. Judas managed the money for Jesus.

Jesus also had the power to bring about abundance when he needed to and give generously to anyone he wanted to. He performed two recorded miracles in the Bible, the feeding of 5,000 people and the feeding of 4,000 people.

What many Christians misunderstand is that the problem is generally not money. Jesus taught that the problem was attachment to possessions and dependence on money rather than dependence on God. For example, in the Bible book of Matthew, a rich young man asked Jesus what he must do to live forever. Jesus answered, "If you want to be perfect, go and sell all your possessions and give the money to the poor, and you will have treasure in heaven. Then come, follow me. But when the young man heard this, he went away sad, for he had many possessions" (NLT, Matthew 19:21, 22). This young man was highly attached to his possessions. There are many people who are attached to their material possessions. They have a lot of "stuff" in their homes, and continue to purchase things they don't really need.

Many schools of Greek philosophy held a belief that all physical matter was flawed. Only that which was spirit could be perfect. Many of the concepts of Greek thinking were incorporated into Christian doctrine.

The belief that the Bible teaches poverty crept into Christian denominations and people searched for scriptures to support the view by taking verses out of context.⁸

Negative views about money are common. "Rich people are dishonest," "wanting money is not spiritual," "money is the root of all evil," or "you cannot serve God and money." Whoever thinks such negative thoughts about money will not become wealthy. American poet Ralph Waldo Emerson said, "A man is what he thinks about all day long."

Money is not the root of evil. Money is a neutral substance than can be used for good or for bad depending on who is using it and how it is used. "Love people and use money," should be everyone's motto in life. Those who love people, acquire wealth so they can give generously. After all, money feeds, shelters, and clothes people. When money is loved beyond anything else, then there is a problem. This can cause a person in poverty to do unrighteous acts in an effort to acquire money.

The truth is poverty is the real problem. The Hasidic philosophy is that, "Poverty causes transgression." Poverty causes people to do things they wouldn't otherwise do just so they can survive. Poverty leads some to prostitution, drug trade, violence, and murder.

A common verse that people misunderstand comes from the King James Bible: "You cannot serve God and mammon" (Luke 16:13). People serve mammon when they work very hard for their money their whole life, rather

than making money work hard for them. Those who work hard for money their whole life are “slaves to money”. People buy a house on mortgage and a luxury car on finance, and then must work their whole life to keep and maintain their possessions.

The key is to work extremely hard for a short period of time (1-5 years), create abundant wealth, and then make money work hard for you through wise investments that yield a passive income for life. “Take a lesson from the ants, you lazybones. Learn from their ways and become wise! They labor hard all summer, gathering food for the winter” (NLT, Proverbs 6:6, 8). In winter, the ants are no longer gathering food, but have an abundance of all that they need. In the same way, many entrepreneurs work extremely hard for the first few years while building their business. They work twenty-four hours, seven days a week. Once they have built their business, they are able to sell it for a very high-profit, and then invest their money into an income-producing investment. Then, they have the time to devote themselves to more important pursuits (spiritual, education, charity, developing one’s potential, raising a family, creating, innovating).

There is much more to life than work. For example, why is it that people bring children into the world and then leave them to be raised by strangers? Children need their parents’ full-time attention and love.

Humans have so much potential and mental capability, yet it never fully develops due to a lack of time. Inventors and creators require time to create their masterpiece and usually don’t yield income immediately, until after completion. Contributing to society in a large way is the ultimate purpose of every human being and this requires time away from working just to pay the bills.

German novelist Johann Wolfgang von Goethe said, “Energy is the basis of everything. Every Jew, no matter how insignificant, is engaged in some decisive and immediate pursuit of a goal...It is the most perpetual people of the earth...” The ultimate goal of many Jews is to gain wealth to have time for such things as study and developing one’s full potential. Rabbi Elazar ben Azariah said, “Where there is no money, there is no learning.” The rabbis explain that unless people’s stomachs are full and satisfied, they cannot study, grow spiritually, and do good works.

Jews highly value having an abundance of money for the sake of caring for their families and for helping the needy. They also understand the importance of depending on God and avoiding a strong attachment to

possessions. The advice in the *Tanakh* is clear, “Trust the Lord with all your heart, and do not rely on your own understanding. In all your ways acknowledge him, and he will make your paths smooth” (NLT, Proverbs 3:5).

Unlike Christianity, in which some view poverty as virtuous and desirable, Jews have generally viewed poverty negatively. Jewish texts have portrayed poverty as an unjustifiable burden.⁹ The *Talmud* says, “Poverty in one's home is worse than fifty plagues” (Baba Bathra 116a). Judaism views poverty as “pointless suffering.”¹⁰ The *Tanakh* says, “For the poor, every day is hard” (CJB, Proverbs 15:15).

The *Talmud* mentions that a poor person is considered dead (Nedarim 64). Jews know that anyone who can't support themselves or help others is hampered in what they can accomplish. The *Tanakh* says, “The ruin of the poor is their poverty” (CJB, Proverbs 10:15).

Scientist Jack Schwartz said, “The metaphor of Exodus is one that has dogged the Jews from the outset. Their very success attracts resentment.” One of the most important factors that propels many Jews to success is they do not let others bring them down. Jews have been hated and resented throughout history, yet they continue to be successful because they don't let the opinions of others affect them. Politician Robert G. Allen said, “Don't let the opinions of the average man sway you. Dream, and he thinks you're crazy. Succeed, and he thinks you're lucky. Acquire wealth, and he thinks you're greedy. Pay no attention. He simply doesn't understand.”

TAKE ACTION

STEP 1: Reprogram the Subconscious Mind

www.mindreality.com/create-wealth-in-sleep-with-subconscious-mind

STEP 2: Study the Torah

www.mechon-mamre.org/p/pt/pt0.htm

www.breslov.com/bible

www.biblestudytools.com/cjb

STEP 3: Understand Judaism

www.torah.org

www.jewfaq.org
www.myjewishlearning.com
www.chabad.org

STEP 4: Set Goals

www.lifetick.com
www.solidgoals.net

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3 WORK

CODE:

Mine is the silver, and mine the gold, saith the Lord
of hosts.

Tanakh (JPS, Haggai 2:8)

DECODED:

Let him pray for mercy from him to whom are the
riches.

Talmud (Tractate Niddah 70a)

The question of what a person should do to become rich is discussed in the *Talmud*. The *Talmud* says, “Let him engage much in business and deal honestly” (Niddah 70b).

The *Tanakh* teaches that, “The diligent will rule, while the lazy will be put to forced labor” (CJB, Proverbs 12:24). Most Jews work for themselves and hire employees instead of being employees. They are commonly in the following businesses: product inventor, company founder, Internet

entrepreneur, trader, angel investor, real estate investor, real estate developer, hotel or casino owner, film producer, and newspaper or magazine publisher. Most non-Jews don't bother creating a company, an invention, or investing, and are employees (forced labor).

Jewish Austro-Hungarian Journalist Theodor Herzl said, "The Jews had, as a matter of fact, long been all along the most ingenious entrepreneurs. It was only our own future that we had never built upon a business basis."

The majority of Jews are company founders and CEOs. Jews create an idea and then hire craftsmen (designers, developers, and programmers) to make the idea happen. As the company grows, they then hire more people. The *Talmud* says that "blessed is he who has created all these to serve me." German politician Julius Streicher said, "It is an open secret that Jews do not work, but rather let others work for them." The *Talmud* says, "What labours Adam had to carry out before he obtained bread to eat! He ploughed, he sowed, he reaped, he bound [the sheaves], he threshed and winnowed and selected the ears, he ground [them], and sifted [the flour], he kneaded and baked, and then at last he ate; whereas I get up, and find all these things done for me. How many labours Adam had to carry out before he obtained a garment to wear! He had to shear, wash [the wool], comb it, spin it and weave it, and then at last he obtained a garment to wear; whereas I get up and find all these things done for me. All kinds of craftsmen come early to the door of my house, and I rise in the morning and find all these before me" (Berakoth 58a).

Many Jews own some of the largest and most successful companies in the world. Some examples of Jewish-owned or founded American companies include the following: Google, Inc., Facebook, Wikipedia, eBay, Oracle Corporation, Microsoft, Dell, Goldman Sachs, New York Times, Diane von Furstenburg, Calvin Klein, Polo Ralph Lauren, Levi Strauss & Co., Sears, Starbucks Coffee, Columbia Pictures, 20th Century Fox, Disney, Paramount Pictures, Warner Brothers Studio, Viacom, Miramax, Dreamworks, CBS, Universal Pictures, Fox Film Corporation, Vivid Entertainment, and HBO.

Jews believe that people are creators, not consumers. In Judaism, the statement "man is created in God's image," is interpreted as meaning that God created the world, and man is the creator IN the world. The *Midrash* says, "All that was created during the six days of creation requires improvement" (Genesis Rabbah 11:6). Jews understand this to mean that

God left the world unfinished, inviting humans to be partners in creation. The role of humans is to improve and perfect God's creations through creation and innovation.

The *Midrash Tanchuma* (Tazria 5) cites a dispute between Rabbi Akiva and Turnus Rufus. Turnus Rufus asked Rabbi Akiva, "Whose acts are greater, man's or God's?" Rabbi Akiva answered that man's acts are greater. Turnus Rufus responded that the heavens and the earth are God's creations which man cannot equal. Rabbi Akiva then brings sheaves of wheat and cakes, and says to Turnus Rufus: "The sheaves of wheat were made by God while these cakes were made by man." He explains that man is not meant to eat wheat as it grows from the ground, but rather to process and develop it into a complete product. Rabbi Akiva then says, "Why does a child come out with an umbilical cord, until the mother cuts it?" Rabbi Akiva is trying to communicate to Turnus Rufus that natural, God-created states are not necessarily perfect. Judaism does not believe in taking the natural world as it is; humans are meant to take the materials God provided and improve on them. There are imperfections in the world and we need to perfect them.

Successful Jews are persistent and don't let failure stop them. Successful businessman W. Clement Stone said, "Success is achieved and maintained by those who try and keep trying." Those who have achieved great things experienced many failures. Thomas Edison failed more than 1,000 times when trying to create the light bulb. When asked about it, Edison allegedly said he did not fail but discovered 1,000 ways of how not to make a light bulb. He learned how to create a light bulb through his constant failure. Malcolm Forbes said, "Failure is success if we learn from it." Continuing failure eventually leads to success. "Those who dare to fail miserably can achieve greatly," said American president John F. Kennedy.

Jewish American Leonard Bernstein said, "To achieve great things, two things are needed: a plan, and not quite enough time." You must plan to achieve goals. You must also use your time wisely. Write down or mentally take note of the steps of action you must take in order to achieve your goals and then take action!

The Jews are known for their perseverance and this is what helps them achieve their goals. Perseverance means continuous persistence in a course of action in spite of difficulties, obstacles, or discouragement.

Whenever you pursue a goal, it should be with complete focus. This means no interruptions. It's better to focus on work for one hour straight,

than for two hours with interruptions. Interruptions break our train of thought. Set aside a certain period of time when you will not interrupt the activity you're focusing on. Vilna Gaon, the great 18th century Jewish scholar, said that the first three hours and 59 minutes is stoking the furnace. By the fourth hour, the pot is boiling. If you take the pot off the fire, even for a few minutes, you have to start all over again.

Besides their perseverance, the Jews are not afraid of oppression. "Oppression can make a wise man stupid; also a gift can destroy understanding" (CJB, Ecclesiastes 7:7). They will work towards a goal regardless of any oppression and opposition. They rather achieve their goal with much pain than give up. The *Tanakh* says, "The thoughts of the wise are in the house of mourning, but the thoughts of fools are in the house of pleasure" (CJB, Ecclesiastes 7:4). Happiness does not result from pleasure, but rather, from reaching one's goals. Happiness can be defined as the function of the effort we put forth toward the realization of life's goals. When we understand that our purpose in this world is to strive toward purposeful accomplishment, precisely then will we experience happiness.

Don't let failure stop you from working towards success and wealth. As American president Abraham Lincoln said, "Be sure you put your feet in the right place, then stand firm." Continue at your business trying different ways of conducting it. The *Tanakh* says, "In the morning, sow your seed; and don't slack off until evening; for you don't know which sowing will succeed, this, or that, or if both will do well" (CJB, Ecclesiastes 11:6). For example, try purchasing from a different manufacturer. Try to price your business' products or services lower if they aren't selling. One of the 613 mitzvot is not to overcharge (Leviticus 25:14).

Jews that do not own a company select high-income careers: doctor, surgeon, anesthesiologist, orthodontist, dentist, lawyer, psychiatrist, engineering manager, sales manager, physicist, and airline pilot. Many non-Jews select low-paying jobs, typically hoping that they will move up the corporate ladder and get paid well eventually.

Jews understand that they must not depend solely on God for a living but they must work in a high-paying career or own a business and let God bless their work. The *Midrash Tanchuma* says, "Do not say, I need not work for my living, but cast my hope on God who supports all living creatures. You must work for a livelihood, and look up to God to bless the work of your hands."

Many people have got caught up in the belief known as the Law of Attraction. They believe that by their thoughts, affirmations, and other “attraction” exercises they will become wealthy. However, the *Tanakh* wisely says, “In all work there is profit, but mere talk produces only poverty” (CJB, Proverbs 14:23). Only through work it is possible to produce results that create wealth. Mere talk (affirmations) will not produce any results. “A hard worker has plenty of food, but a person who chases fantasies ends up in poverty” (CJB, Proverbs 28:19). The idea that wealth can come simply through affirmations is a fantasy.

Maimonides, a Jewish philosopher and Torah scholar, claims that “whomsoever has in his heart that he shall...do no work but rather be sustained from charity, defames the Lord's name, cheapens the Torah, extinguishes the light of faith, causes himself ill and removes himself from the world to come” (Mishneh Torah 8:13). In the Torah, diligent workers are repeatedly rewarded with wealth. “Idle hands bring poverty; diligent hands bring wealth” (NLT, Proverbs 10:4).

Jews have been the most successful and productive nation in history. They understand that they should seek out the most pleasant occupation and one that they enjoy. The *Talmud* says, “The world cannot be without a perfumer, nor without a tanner; fortunate is the one whose trade is making perfume; woe to the one whose trade is tanning” (Kiddushin 82b).

Only when one loves his career and is skilled at it can he truly succeed. Art critic John Ruskin said, “When love and skill work together expect a masterpiece.” Writer Dale Carnegie said, “People rarely succeed unless they have fun in what they are doing.” Successful businessman Herman Cain said, “If you love what you are doing, you will be successful.”

Wealth is a planned result that requires productive work and dedication. The *Tanakh* says, “The plans of the diligent lead only to abundance; but all who rush in arrive only at want” (CJB, Proverbs 21:5). “If you love sleep, you will become poor; keep your eyes open, and you'll have plenty of food” (CJB, Proverbs 20:13).

Jews understand that they must learn a craft and work well at it or labor intelligently (hire craftsmen to do it for them) but that ultimately wealth comes from God. The *Talmud* says, “One should always teach one's child a clean and easy craft, and earnestly pray to God to whom all wealth and property belong, for neither poverty nor wealth comes from one's calling, but from God to whom wealth and property belong” (Kiddushin 82b). So

while a person must plan and labor, ultimately his success comes from God. Religious Jews believe that God enables them to succeed (CJB, Nehemiah 2:20). “God...is giving you the power to get wealth, in order to confirm his covenant, which he swore to your ancestors, as is happening even today” (CJB, Deuteronomy 8:17, 18).

TAKE ACTION

OPTION 1 - WORK AT A HIGH-PAYING CAREER

STEP 1: Select and Study for a High-Paid Career

1. Surgeons \$219,770
2. Anesthesiologists \$211,750
3. Oral & Maxillofacial Surgeons \$210,710
4. Orthodontists \$206,190
5. Obstetricians & Gynecologists \$204,470
6. Internists \$183,990
7. Family & General Practitioners \$168,550
8. Chief Executives \$167,280
9. Psychiatrists \$163,660
10. Pediatricians \$161,410
11. Dentists \$156,850
12. Podiatrists \$131,730
13. Lawyers \$129,020
14. Natural Sciences Managers \$127,000
15. Prosthodontists \$125,400
16. Engineering Managers \$122,810
17. Computer & Information Systems Managers \$120,640
18. Marketing Managers \$120,070
19. Petroleum Engineers \$119,960
20. Airline Pilots, Copilots & Flight Engineers \$117,060
21. Financial Managers, Branch or Department \$113,730
22. Treasurers & Controllers \$113,730
23. Sales Managers \$111,570
24. Physicists \$111,250
25. General & Operations Managers \$110,550

26. Law College Professors \$109,150
27. Air Traffic Controllers \$106,990
28. Optometrists \$106,960
29. Pharmacists \$106,630
30. Human Resources Managers \$105,510
31. Computer & Information Scientists Research \$105,370
32. Judges, Magistrate Judges & Magistrates \$103,990
33. Medicine & Health Specialties College Instructors \$103,340
34. Astronomers \$102,740
35. Industrial-Organizational Psychologists \$102,570
36. Public Relations Managers \$101,850
37. Computer Hardware Engineers \$101,410
38. Political Scientists \$101,050
39. Nuclear Engineers \$100,350

Source: MyPlan.com, LLC, 2009; Bureau of Labor Statistics, U.S. Department of Labor, 2008

STEP 2: Find a Position

www.monster.com

www.careerbuilder.com

www.ebayclassifieds.com

www.gumtree.com

OPTION 2 - CREATE A COMPANY OR PRODUCT

STEP 1: Create an Idea

www.entrepreneur.com/businessideas

www.businesstown.com/businessopps/newbiz.asp

STEP 2: Get Funding

www.fundable.com

www.kickstarter.com

www.getfunded.com

www.gogetfunding.com

www.indiegogo.com

www.gofundme.com

STEP 3: Hire Craftsmen

www.linkedin.com
www.elance.com
www.guru.com
www.odesk.com
www.vworker.com
www.monster.com
www.careerbuilder.com
www.ebayclassifieds.com

OPTION 3 - BECOME AN INVESTOR

Invest in Business

www.angelsden.com
www.businesspartners.com
www.companypartners.com
www.go4funding.com
www.fundable.com

Buy and Sell Real Estate

www.loopnet.com
www.zillow.com
www.worldproperties.com

Trade Currencies or Commodities

www.fxjunction.com
www.fxcopy.com
www.ayondo.com
www.etoro.com

4

INVESTING

CODE:

Bind up the money in thy hand.
Tanakh (JPS, Deuteronomy 14:25)

DECODED:

One's money should always be ready to hand. One should always divide his wealth into three parts: [investing] a third in land, a third in merchandise, and [keeping] a third ready to hand.
Talmud (Bava Metzia 42a)

The *Talmud* teaches that, “One's money should always be ready to hand,” meaning you should always have money ready for an investment, even if this requires you to sell some possessions and “exchange it for money” (NASB, Deuteronomy 14:25).

Keister's study found that Jews invest early in life in high-risk, high-return financial assets such as stocks and bonds and build wealth quickly while putting less emphasis on homeownership. Financial assets tend to produce a high return, leading to greater wealth accumulation. About one-third of Jews followed this path, compared to 7 percent of mainline Protestants, 4 percent of Catholics and 0 percent conservative Protestants. Among conservative Protestants the belief to trust in God reduces the inclination to invest.

Jewish banker Edmond Safra said, "If you do not sow, how will you harvest?" Clergyman Joel Osteen said, "If you want to rear financial blessings, you have to sow financially."

Keister's study suggests that investing in financial assets accounts for much of the Jewish wealth advantage. Investing in high-risk, high-return financial assets as opposed to relatively conservative investments, such as certificates of deposit, can have dramatic effects on total wealth accumulated over a lifetime.¹

In the journey towards wealth, a person may have to hold back on spending for a period of time and save as much as they can, even if that means living frugally. The *Tanakh* says, "Those who love pleasure become poor; those who love wine and luxury will never be rich" (NLT, Proverbs 21:17).

The idea is to work hard and save for a period of time. Once a large amount of money has accumulated, it can then be invested into financial assets. A wise investment will yield a high return and be able to support one's desired lifestyle. That is why, Jewish hedge fund manager David Einhorn said, "A penny saved is better than a pound earned."

Consumerism has become a great problem. People consume too much while saving very little. The *Tanakh* says, "The wise have wealth and luxury, but fools spend whatever they get" (NLT, Proverbs 21:20). Once an individual has saved and invested successfully, their return on investment will support their desired lifestyle. The option is then available to continue to work or to pursue one's goals and philanthropies.

We should also save in order to meet future needs. This is not hoarding wealth, but making wise provision for the days ahead. God directed Joseph to save for the future (Genesis 41:35).

You may also want to invest for future generations. Plant a money tree for your children. In the *Talmud*, there is a story of a sage that spots a man

planting a carob tree. He asked him: "How long will it take for this tree to bear fruit?" "Seventy years," replied the man. The sage then asked: "Are you so healthy a man that you expect to live that length of time and eat its fruit?" The man answered: "I found a fruitful world, because my ancestors planted it for me. Likewise I am planting for my children" (Ta'anit 23a).

Saving can be seen as planting seeds. It takes time to see the growth, but it provides a rich harvest. The *Tanakh* says, "He that gathereth little by little shall increase" (JPS, Proverbs 13:11). "Then, although your beginnings were small, your future will be very great indeed" (CJB, Job 8:7). The *Tosefta* teaches, "Small coins add up to large sums."

High interest savings accounts (HISA) are useful for saving up funds for future investments. HISA offer better rates than many standard bank accounts. Online-only banks offer the best interest rates and since they have no debit access or check-writing privileges, they will prevent you from withdrawing funds prematurely. Certificates of deposit (CDs) are another good option for use as a saving's account. The money is off-limits until the CD matures, which can be from three months up to a few years. If you redeem the CD prematurely you'll pay a penalty. A money market account (MMA) or I Bonds are other good options.

Once savings accumulate and are invested wisely, they will in many cases produce a large return or generate a steady passive income to support one's desired lifestyle. It's such a simple wealth strategy and yet many do not have the self-control to withhold their spending habits.

Many have become accustomed to being able to buy what they cannot afford on credit cards. They must then spend their precious time working to pay off their purchases. The *Chofetz Chaim*, a book on Jewish laws, says, "Time is money but I say money is time, for every luxury costs so many precious hours of your life." Hold back on purchasing all you desire, until you can truly afford it. One of the 613 mitzvah is not to follow the whims of your heart or what your eyes see (Numbers 15:39).

Religious Jews are protected from serving creditors. One of the 613 mitzvah is not to borrow with interest (Deuteronomy 23:20). Unwise borrowing puts you in a position of servitude (Proverbs 22:7).

Much money has been lost due to unwise choice of friends and an extravagant lifestyle that one can't pay for. The *Tanakh* says, "Don't be one of those who guzzle wine or of those who eat meat to excess, for both

drunkard and glutton will become poor; drowsiness will clothe them with rags” (CJB, Proverbs 23:20, 21).

One of the most prominent of financial warnings found in the *Tanakh* is against putting up security for an individual (Proverbs 6:1). “He who gives his hand to guarantee a loan for his neighbor lacks good sense” (CJB, Proverbs 17:18). Putting up security for another is the process whereby one assumes responsibility for the debts of another. This is especially true if our guarantee is for an unspecified or unlimited amount of money. As the *Tanakh* puts it, we may find ourselves in a position of not having the resources to cover the debts of another. “Don't be one of those who give pledges, guaranteeing loans made to others; for if you don't have the wherewithal to pay, they will take your bed away from underneath you” (CJB, Proverbs 22:26-27).

There are better ways to handle the needs of those who ask you to guarantee their debts. The first would be to make a personal loan and have assurance of repayment in the form of collateral. In this way the potential loss would be limited. A gift would be another way of helping.

Educate yourself and plan ahead before making investments. The *Tanakh* says, “The thoughtless believeth every word; but the prudent man looketh well to his going” (JPS, Proverbs 14:15). “The plans of the diligent lead only to abundance” (CJB, Proverbs 21:5).

Never rush into an investment without prior research and deliberation. The *Tanakh* says, “Without deliberation, plans go wrong” (CJB, Proverbs 15:22). “One rushing to get rich will not go unpunished. He who is greedy rushes after riches, not knowing that want will overtake him” (CJB, Proverbs 28:20, 22). “All who rush in arrive only at want” (CJB, Proverbs 21:5). However, do not stop yourself from investing in good opportunities either. “He who keeps watching the wind will never sow; he who keeps looking at the clouds will never reap” (CJB, Ecclesiastes 11:4).

Make sure to consult as many investment advisers as you can before finalizing an investment decision. The *Tanakh* teaches, “Without deliberation, plans go wrong; but with many advisers, they succeed” (CJB, Proverbs 15:22). It is unwise to trust in your own judgement. “He who trusts in himself is a fool, but he who lives by wisdom will escape” (CJB, Proverbs 28:26). Many people have made bad financial investments because they based their decision on their own judgement and pride. The *Tanakh* warns, “Pride goes before destruction, and arrogance before failure”

(CJB, Proverbs 16:18). “Before being ruined, a person's heart is proud” (CJB, Proverbs 18:12).

The *Tanakh* provides wise investment advice: “Divide your investments among many places, for you do not know what risks might lie ahead” (NLT, Ecclesiastes 11:2). “Divide what you have into seven parts, or even into eight shares” (CJB, Ecclesiastes 11:2). Simply speaking, this is financial diversification. It is wise to invest in seven or eight different types of investments.

A collectible is any physical asset such as stamps, coins, or fine art. Collectibles can, in some cases, appreciate in value over time because they become rare and desirable. Collectibles can take a very long time to increase in value. Unlike other investments, collectibles offer no income until they are sold. The one advantage is that most collectibles increase in value along with inflation.

The *Talmud* recommends investing in business. It says, “A hundred zuz in business means meat and wine every day” (Yebamoth 63a). A common method of investing in business is through purchasing stocks. Common stock is ownership in part of a company. You are entitled to a portion of the company's profits. The more shares you own, the larger the portion of the company you own. Over the long-term, no investment provides better returns at a reasonable risk than stocks. History has shown that stocks average 11-12% per year. Purchasing stock in a well-established and profitable company reduces risk.

Preferred stock represents ownership in a company, but it usually does not give the holder voting rights. With preferred shares, investors are guaranteed a dividend forever, while common stocks have variable dividends. One of the main advantages to being a preferred stockholder is that, should the company experience financial trouble and have to liquidate, you would be paid off before the common stockholders. The major objective of a preferred stock is to provide a much higher dividend than that provided by common stock. Preferred stock is also much less volatile than common stock and less risky if the company goes bankrupt since a preferred shareholder is far more likely than a common shareholder to get at least some of their money back.

A closed-end fund is an investment fund that issues a fixed number of shares in an actively managed portfolio of securities. Most closed-end funds

specialize in either stocks or fixed-income securities and pursue a consistent objective, such as capital appreciation or current income.

An annuity is a series of fixed-amount payments paid at regular intervals over the specified period of the annuity. A "deferred" annuity means that the series of annual payments will not begin until a later date. An "immediate" annuity means that the income payments start right away. There are two different types of annuities: fixed annuity and variable annuity. Fixed annuity provides a fixed investment income. Variable annuity guarantees a minimum payment, and the remaining income payments can vary depending on the performance of your annuity investment portfolio. Annuities allow you to invest in a managed portfolio of stocks, bonds, money market funds, or any combination thereof. The performance of this portfolio determines the annual payment you will receive. Annuities are advantageous for those looking for a relatively low-risk investment with a fairly good return.

An American Depositary Receipt (ADR) is a stock that trades in the United States but represents a specified number of shares in a foreign corporation. ADRs are an excellent way to buy shares in a foreign company. ADRs offer a good opportunity for capital appreciation as well as income if the company pays dividends.

A unit investment trust (UIT) is a registered trust in which a fixed portfolio of income-producing securities is purchased and held to maturity. UITs usually hold a large amount of municipal bonds, but they may also consist of government bonds, corporate bonds, or even common stocks. UITs are fairly low-risk investments, but stock UITs depend heavily on the performance of the stock market.

Treasuries are tax exempt and considered safe investments. Treasury bills mature in less than a year. Treasury notes mature between two and 10 years. Treasury Bonds have a maturity of more than 10 years. The best time to buy treasuries is when interest rates are relatively high.

When you buy a corporate bond, you are loaning your money to a corporation for a set period of time (known as the maturity). The risks associated with corporate bonds depend entirely on the issuing company. The risk of losing your principal is very low if you only buy bonds in well-established companies with a good track record. The best time to buy a corporate bond is when interest rates are relatively high.

Real estate investing allows the investor to target his or her objectives. For example, if your objective is good investment returns, then buying a piece of property in a good neighborhood will achieve this goal. A rental property can provide regular income. There are significant risks involved in holding real estate. Property taxes, maintenance expenses and repair costs are just some of the costs of holding the asset. It can also be sometimes be hard to sell the property quickly. When buying property for the purpose of investing, the most important factor to consider is the location.

REITs sell like stocks on the major exchanges and invest in real estate directly through properties or mortgages. There are three main categories: Equity REITs, Mortgage REITs, and Hybrid REITs. Equity REITs invest in and own properties. Their revenues come principally from their properties' rents. Mortgage REITs deal in investment and ownership of property mortgages. These REITs loan money for mortgages to owners of real estate, or purchase existing mortgages or mortgage-backed securities. Their revenues are generated primarily by the interest they earn on the mortgage loans. Hybrid REITs combine the investment strategies of equity REITs and mortgage REITs by investing in both properties and mortgages. The average dividend yield of an REIT is 9-12%. REITs are usually less volatile and provide some degree of inflation protection. Dividends are higher than those of common stocks. The performance of an REIT follows the real estate market. Mortgage REITs tend to do poorly as interest rates rise.

Once you accumulate a significant fortune through investing, you must diversify in different banking regions and currencies. The majority of people have virtually all of their banking and investments within their home country and in just one currency. This can be risky during troublesome times. It is very important to take advantage of international banking and investment opportunities. An international bank is a financial entity that offers financial services to foreign clients.

Many wealthy individuals around the world use international banks to shelter their money from their home country's income taxes. However, customers must report their income with their bank to make sure that tax avoidance doesn't turn into tax evasion. Some regions with very low or no income taxes include the following: Nevada, Texas, Wyoming, Delaware, South Dakota, Cyprus, Liechtenstein, Luxembourg, Panama, San Marino, Seychelles, Isle of Man, Channel Islands, Curaçao, Bahamas, British Virgin Islands, Brunei, Monaco, Qatar, United Arab Emirates, Saudi Arabia,

Bahrain, Bermuda, Kuwait, Oman, Andorra, Cayman Islands, Belize, Vanuatu, and Campione d'Italia.

TAKE ACTION

STEP 1: Save Income

www.google.com/advisor/ussavings
www.moneysupermarket.com/savings
www.ratecity.com.au/savings-accounts

STEP 2: Educate Yourself

www.investopedia.com/university
www.fool.com
www.bloomberg.com/markets

STEP 3: Invest

www.igmarkets.com
www.plus500.com
www.interactivebrokers.com
www.saxobank.com
www.treasurydirect.gov

STEP 4: International Banking

www.lowtax.net
www.ocra.com
www.gfmag.com
www.thebanker.com

REFERENCES

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5

LAW

CODE:

Cursed is the ground for thy sake; in toil shalt thou
eat of it all the days of thy life.

Tanakh (JPS, Genesis 3:17)

DECODED:

Blessed is He that discerneth secrets.

Talmud (Berakoth 58a)

American lawyer Rufus King said, “The law established by the Creator, which has existed from the beginning, extends over the whole globe, is everywhere and at all times binding upon mankind.” Natural law, or the law of nature, is a system of law that is determined by God. Law stands for order. Laws govern everything in the universe and on earth. The “law of gravity” will work on every single human, every single time. Those who refuse to obey the “law of gravity” will perish. People with financial lack require order in their lives. Therefore, following certain laws will lead to advancement and success in life (Joshua 1:8; Psalm 1:1-3).

Many have heard the common saying, “What goes around comes around.” This law is also known as the Iron Law of Human Destiny because

it is so profound and powerful. Isaac Newton called it the Law of Action and Reaction. He said, "To every action there is always an equal and opposite reaction." This universal and infallible law of justice holds everyone responsible for his or her actions. The *Tanakh* says, "Also to you, Adonai, belongs grace; for you reward all as their deeds deserve" (JPS, Psalm 62:12). All actions have consequences, as do all inactions. Distilled down to the simplest possible terms, this law states that for every effect in one's life, there is a specific cause.

The *Talmud* says that God gave Noah and all his descendants seven universal laws to obey (Sanhedrin 56a). In Judaism, the Seven Laws of Noah are called the Noahide Laws. These laws are to be followed by all non-Jews if they are to be blessed. The *Tanakh* says, "Blessed is he who keeps the law" (ESV, Proverbs 29:18).

Not much is expected of those who are in poverty due to the fact that they do not have knowledge of the Noahide Laws. The *Tanakh* says, "What can we expect from the poor? They are ignorant. They don't know the ways of the Lord. They don't understand God's laws" (NLT, Jeremiah 5:4). "Poverty and shame are for him who won't be taught, but he who heeds reproof will be honored" (CJB, Proverbs 13:18).

According to Judaism, any non-Jew who adheres to these laws is regarded as a righteous gentile. Adherents are often called "B'nei Noach" (Children of Noah) or "Noahides" and may be found in Jewish synagogues.

Rabbi Shmuley Boteach says, "The Jews have the 613 commandments of the Torah to observe. Non-Jews have the Noahide Commandments, included within which are prohibitions against idolatry, theft, murder, adultery and incest, cruelty to animals, blasphemy and the responsibility to establish and maintain courts of justice in a just society." Wealth and peace are two of the rewards granted for obeying God's laws (Leviticus 26:3-11; Deuteronomy 11:13-15).

The laws have principles behind them that need to be understood. The first law is to acknowledge that there is only one God who is infinite and supreme above all things. Do not replace that infinite one with finite idols. The second law is to respect God. As frustrated as you may feel due to your life circumstances, do not vent it by cursing God or unnecessarily uttering his name. The *Talmud* says, "The unnecessary utterance of the Divine Name always leads to poverty" (Nedarim 7a). "People ruin their lives by their own foolishness and then are angry at the Lord" (NLT, Proverbs 19:3).

The third law is to respect human life. The fourth law is to respect the institution of marriage. The marriage of a man and a woman is a reflection of the oneness of God. Disloyalty in marriage destroys oneness. The fifth law is to respect the rights and property of others. Be honest in all your business dealings. The sixth law is to respect God's creations. After the Great Flood, man was permitted to consume meat but with the following warning: Do not cause unnecessary suffering to any creature. The seventh law is to maintain justice. Justice is God's business, but we are given the charge to lay down necessary laws and enforce them whenever we can.

Non-Jews or non-religious people will benefit from following the Noahide Laws as well as some of the 613 mitzvot associated with business and work.

Religious Jews understand the importance of honesty in business matters. The *Orthodox Jewish Bible* says, "Wealth gotten by dishonesty shall be diminished, but he that gathereth incrementally shall have an increment" (Mishle 13:11). Deal honestly with clients or customers. Treat employees fairly and pay them on time. One of the 613 mitzvah is to not to delay payment of wages past the agreed time (Leviticus 19:13). The *Tanakh* says, "Things go well with the person who is merciful and lends, who conducts his affairs with fairness" (CJB, Psalm 112:5).

There are some who acquire great wealth through dishonest means such as fraud. However, "evil people get rich for the moment, but the reward of the godly will last" (NLT, Proverbs 11:18). Enduring wealth can only be acquired through working honestly and not hurting others. The *Tanakh* says, "Food obtained by fraud may taste good, but later the mouth is full of gravel" (CJB, Proverbs 20:17). Many cases have been reported in the news exposing very wealthy individuals and companies dealing dishonestly. "Tainted wealth has no lasting value" (NLT, Proverbs 10:2).

Greed leads to poverty. The *Tanakh* says, "Greedy people try to get rich quick but don't realize they're headed for poverty" (NLT, Proverbs 28:22). Greed inclines people to act impulsively in hopes of gaining more. The *Tanakh* warns, "Wealth gotten by worthless means dwindles away, but he who amasses it by hard work will increase it" (CJB, Proverbs 13:11).

A primary mitzvah (commandment) that religious Jews obey is to rest from any work on Sabbath (Exodus 23:12), which is observed from sundown on Friday until Saturday night. Religious Jews start their Shabbath ritual by placing several coins in a charity box. The woman of the house

lights two “Shabbat candles” before sunset, representing the two commandments: *zakhor* (remember) and *shamor* (observe). They extend their hands over the candles, draw them inwards three times in a circular motion, and then cover their eyes and say the following blessing: “Blessed are you, Lord our God, king of the universe, who has sanctified us with his commandments, and commanded us to kindle the light of the Holy Shabbat.” Then, while eyes are still covered, Jews tend to pray for their desires. This ritual, performed by the woman of the house, officially marks the beginning of Shabbat. Until marriage, women and girls light one candle. After marriage, women light at least two candles.

Ronald Owen Perelman is one of the wealthiest individuals in the world, with an estimated wealth of \$12 billion. Judaism has a strong influence in his life. He strictly observes the Sabbath, spending three hours every Saturday in prayer.

Non-Jews would greatly benefit from observing the Sabbath, although they are not obligated to follow the same strict ritual as the Jews. Humans need rest for every six days of work. A complete day of rest regenerates the body and mind and prepares a person for another six days of work. The rabbis have prohibited travel, buying and selling, and other weekday work tasks that would interfere with the spirit of Sabbath.

The *Tanakh* says, “Blessed are those who honor my Sabbath days of rest and keep themselves from doing wrong” (NLT, Isaiah 56:2). The *Talmud* explains that the wealthy merit their wealth “because they honour the Sabbath” (Shabbos 119a). The *Talmud* teaches that a hard-worker and a lazy-worker profit if they work all week and do not work on Sabbath. There is also a hard-worker and a lazy-worker who gets deprived due to working on Sabbath (Pesachim 50b).

Working on Sabbath will not benefit a person. Rabbi Tachlifa said: “All of a person’s income is determined for him yearly” (Beitzah 16a). The sages tell us that wealth is among the things decreed by fate or by natural design (Moed Katan 28a). This means that no person will ever make himself wealthier by working on Sabbath.

TAKE ACTION

STEP 1: Obey Noahide Laws

www.noahide.org

STEP 2: Obey Torah's Business Laws

www.jewfaq.org/613.htm

6 TITHE

CODE:

Thou shalt surely tithe.

Tanakh (JPS, Deuteronomy 14:22)

DECODED:

Give tithes so that thou mayest become wealthy.

Talmud (Shabbath 119a)

Tithe so that you will become rich.

Talmud (Taanit 9a)

Of the 613 mitzvot, one is to give a tenth to the poor (Deuteronomy 14:28) and another is not to withhold giving to the poor (Deuteronomy 15:7). Religious Jews give maaser kesafim, which means giving at least ten percent of their income to the poor. In ancient times, the number ten was considered the number of increase. Tithe means one-tenth.

Tithing is an ancient Jewish formula for becoming wealthy. The early Jews become one of the richest nations in the world due to tithing. Abraham, known first as Abram, gave a tenth of everything (Genesis 14:20). Jacob vowed to give a tenth of everything he acquired (Genesis 28:20-22).

American oil industrialist, John D. Rockefeller, regarded by many as the wealthiest man in history, worth over \$300 billion in today's figures, said, "I never would have been able to tithe the first million dollars I ever made if I had not tithed my first salary, which was \$1.50 per week." Rockefeller tithed on all of his earnings for his entire life.

The *Talmud* tells us, "Aser beshvil shetisasher, which means tithe so that you will become rich" (Taanit 9a). Tithing is mentioned more than once in the *Talmud*, indicating how important this code is for acquiring wealth. Rabbi Akiva said, "Tithing is a qualification for wealth."

The *Chofetz Chaim* tells us that the process of tithing is like a partnership between the donor and God. The donor is a partner with God in sustaining the world. At the same time by tithing, the donor brings God in as a partner in his business affairs.

Jews believe that the blessing of God allows one to get wealth. The *Tanakh* says, "The blessing of Adonai is what makes people rich" (Proverbs 10:22). John D. Rockefeller tithed more than half a billion dollars in his lifetime, offering critics a standard reply: "God gave me the money."

The *Mishna* says, "Pray to him to whom all wealth and property belong [to God], because every craft contains the potentialities for both poverty and wealth. Neither poverty nor wealth is due to the craft, but all depends on merit" (Kiddushin 82a). The wealthy merit wealth because they give tithes, as it is written, 'Aser te'asser [which means], give tithes ['asser] so that thou mayest become wealthy [tith'asser] (Shabbat 119a).

The book *Jewish Wisdom for Business Success* says, "Try to build your merit. This involves praying, giving to charity, and helping others. The more merit you are able to garner, the more Divine energy you attract and the more successful you will be in every area of life."

The *Talmud* tells us that it is permitted to "test" God to see if we will really become wealthy through tithing. The *Talmud* tells us that it is forbidden to test God in all cases, except for tithing, as it is written, "Bring the whole tithe into the store-house, that there may be food in my house, and test me with this, says the Lord of hosts, if I will not open for you the windows of heaven, and pour you out a blessing, until it is beyond enough"

(Malachi 3:10). Beyond enough means “until your lips are tired from saying enough” (Taanit 9a).

However, the guarantee that one will becoming wealthy through tithing is only applicable if exactly one-tenth or more of one’s weekly, monthly, or yearly income is separated and given based on an exact accounting system. The guarantee of wealth is also only applicable if the entire tithe is given to poor people who study the Torah or those in poverty who require these funds to sustain their families with the basic necessities of life. The obligation to tithe can also be fulfilled by giving money to health care institutions, to synagogues, or to educational institutions.

Some Jews have a custom to give half of their Maaser obligation to impoverished relatives, and the remaining to charities. “If a member of your people has become poor, so that he can't support himself among you, you are to assist him as you would a foreigner or a temporary resident, so that he can continue living with you” (CJB, Leviticus 25:35).

One-tenth of one’s income may be separated and put aside on Shabbath. All recurring income is tithed but assets are tithed on only once, not annually. Jews give one-tenth of their income after payment of taxes. It is recommended to give “the firstfruits of all your income” (CJB, Proverbs 3:9, 10) meaning to tithe first before making any bill payments but after taxes.

TAKE ACTION

STEP 1: Calculate Ma'aser Kesafim To Give

www.pidyon.com/all-about-maaser/49-maaser-calculator.html
www.download.com (Search and download “Maaser Calculator”)

STEP 2: Give Ma'aser Kesafim

www.orphanage.org
www.razoo.com
www.fundly.com
www.click2cause.com

7

CHARITY

CODE:

Though I have afflicted thee, I will afflict thee no more.

Tanakh (JPS, Nahum 1:12)

DECODED:

Even a poor man who himself subsists on charity should give charity. If he does that, [Heaven] will not again inflict poverty upon him.

Talmud (Gittin 7b)

One of the 613 mitzvot is to give to charity (Deuteronomy 15:11). Some Jewish sages have said that giving charity is the highest of all commandments, equal to all the commandments combined. Even a poor person who himself survives on charity should give to charity. Jewish sage Rav Yosef taught that the *Tanakh* verse, "I will afflict you no more" (JPS, Nahum 1:12) means that a person who gives charity "will no longer be

afflicted with poverty." Tzedakah, the Jewish term for helping the poor, is often translated as "charity."

Some have tried tithing and have seen no immediate differences in their finances. The *Tanakh* speaks of "tithes and offerings" which makes a distinction between a tithe and an offering. An offering is anything given beyond the tithe. The *Tanakh* suggests that there were a few obligations to give: tithe, offerings, and voluntary offerings (CJB, Deuteronomy 12:6). Many Jews give between 20 to 30 percent. According to Vilna Gaon, great wealth is guaranteed for someone who gives more than a one-tenth to charity. However, according to Jewish law, Jews are forbidden to give away all of their wealth.

Jews, who are only about 2 percent of the American population, are 30 percent of America's most generous donors. In the 2006 issue of *Business Week*, the list of The 50 Most Generous Philanthropists included at least fifteen Jews. A 2003 study reported in the *Jewish Journal* found that 24.5 percent of all people who donate more than \$10 million a year to charity are Jewish. The study reported in the *Jewish Journal* indicated that Jews who give more than \$10 million a year to charity found that only 6 percent of their donations went specifically to Jewish causes. The most generous (and most wealthy) Jewish donors of all time were the Rothschilds.

According to Judaism, the benefit of giving to the poor is so great that a beggar is actually doing the giver a favor by allowing the person to give. Jewish diarist Anne Frank said, "No one has ever become poor by giving." The *Tanakh* says, "Some give freely and still get richer, while others are stingy but grow still poorer. The person who blesses others will prosper; he who satisfies others will be satisfied himself" (CJB, Proverbs 11:24, 25). The verse that says, "There is one who scatters and yet is given more" is interpreted by many of the Jewish commentators as referring to one who spends his money on the needy.

"Wealth and riches are in his house...He distributes freely, he gives to the poor" (CJB, Psalm 112:3, 9). Jewish sage Rabbi Abahu explains that, "If you see a person distributing his money to charity, know that his assets will increase."

The *Tanakh* makes it clear that anyone who gives Tzedakah will be repaid for every penny that he gives to charity, and that he will become wealthy over time. The *Tanakh* says, "He who is kind to the poor is lending to Adonai; and he will repay him for his good deed" (CJB, Proverbs 19:17).

“Give generously to the poor, not grudgingly, for the Lord your God will bless you in everything you do” (NLT, Deuteronomy 15:10).

The *Talmud* describes different levels of tzedakah. The levels of charity from lowest level to highest level:

1. Giving begrudgingly.
2. Giving less than you should but cheerfully.
3. Giving after being asked.
4. Giving before being asked.
5. Giving when you do not know the recipient's identity, but the recipient knows your identity.
6. Giving when you know the recipient's identity, but the recipient doesn't know your identity.
7. Giving when neither party knows the other's identity.
8. Enabling the recipient to become self-reliant.

The *Tanakh* says not to hold back when someone asks you to give to them (Proverbs 3:27, 28). The *Talmud* tells us the story of Abba Hilkiyah, who was known for his ability to induce rain by means of prayers. When the Jewish people needed rain, the rabbis would come to his home and ask him to pray for rain. During one period of drought, two rabbis came to him to ask him to pray for rain. Abba Hilkiyah and his wife went up to the roof, and each stood in a separate corner praying to God that he send rain. To the surprise of the two rabbis the rain clouds did not appear from the direction of Abba Hilkiyah's corner, but from that of his wife's corner. The rabbis asked, "Why did the rain clouds appear first in your wife's corner?" Abba Hilkiyah answered "The prayer of my wife was heard first, because she is in the house all day long. When a poor, hungry man comes to the door, she gives him something to eat, and she stills his hunger immediately. On the other hand, when a poor man comes to me in the field, I can only give him a coin, and he has yet to go and purchase some food with it, so that the actual benefit comes a little later. That is why my wife's prayer was answered before mine. Her charity is more effective than mine" (Taanit 23). This story encourages us to share our food, even more so than our money. “He who is generous is blessed, because he shares his food with the poor” (CJB, Proverbs 22:9).

Jewish homes or offices usually have a pushke, which is a charity box for putting in and collecting coins for the poor. Coins are dropped in typically on a Sabbath. The *Chofetz Chaim* says that it is praiseworthy to give smaller, but more frequent amounts to the poor. It is common for religious Jews to give tzedakah several times daily, in addition to making large contributions periodically.

Non-Jews can also keep a pushka box in their home and office and drop a few coins in the pushka every Sabbath, or even every day if possible. When a sufficient amount of coins is collected, it can be distributed to the poor or used to buy food for the poor.

The Law of Cause and Effect is a law stating that for every action there is always an effect. You must give before you receive. The *Tanakh* says, "He who gives to the poor will lack nothing, but he who hides his eyes will get curses in plenty (CJB, Proverbs 28:27). American Businessman Ken Blanchard said, "My own experience about all the blessings I've had in my life is that the more I give away, the more that comes back. That is the way life works, and that is the way energy works."

The return a person gets from giving charity is not just money but also a long life and protection from an early death. The following story is found in the *Talmud* (Tract Aboth):

It happened that a pious man who used to spend much in charity, while aboard a ship encountered a great storm, and the ship foundered. Rabbi Aqiba saw him go down. Rabbi Aqiba then encountered him at another time. Rabbi Aqiba said to him: "Did you not sink into the sea?" He answered: "Yea." Rabbi Aqiba then asked, "Who brought thee out of the sea?" He answered: "The charities that I have given have saved me from the sea. When I went down in the deep, I heard the noise of the waves. It seemed to me that they said to each other: This man has done charity all his days and they actually threw me on land." Rabbi Aqiba then arose and said, "Blessed be the Lord the God of Israel, who has chosen the words of the Torah and the words of the sages, for they are preserved everlastingly. As it is written 'Cast thy bread upon the face of the waters; for after many days wilt thou find it again' (Ecclesiastes 11:1). It is written again (Proverbs 10:2): 'Charity will deliver from death.'"

Jews understand that the purpose of life is not only to create, innovate, accumulate wealth, and improve on the material world, but also to care for those in need. American industrialist and philanthropist John D. Rockefeller said, “I believe it is every man’s religious duty to get all he can honestly and to give all he can.”

Clergyman John Wesley summed it up perfectly: “Earn as much as you can. Save as much as you can. Invest as much as you can. Give as much as you can.” Lord Francis Bacon said, “Money is a great treasure that only increases as you give it away.”

TAKE ACTION

STEP 1: Collect Money in a Pushka Box

www.judaism.com

www.amazon.com

www.ebay.com

STEP 2: Feed the Poor

www.homelessshelterdirectory.org

www.shelter.org.uk

www.just-tzedakah.org

Table of Contents

[PREFACE](#)

[INTRODUCTION](#)

[CHAPTER 1](#)

[CHAPTER 2](#)

[CHAPTER 3](#)

[CHAPTER 4](#)

[CHAPTER 5](#)

[CHAPTER 6](#)

[CHAPTER 7](#)