

Chris LoCurto: Folks, on today's show, we have a very special guest. I know so many of you know him. You have enjoyed listening to him on the show and all of the things that we've done in the past. He's had a phenomenal impact in my life. Rabbi Daniel Lapin who is the best-selling author of *Thou Shall Prosper* which again, has had a huge impact in my life and his great phenomenal new book, *Business Secrets from the Bible*.

I got to tell you, there's so many things that I could list out to that rabbi has put out. He's got his TV show. He's everywhere. He's known widely as America's Rabbi. I can tell you that he has been mine for quite some time. Please do me a huge favor and welcome to the show, Rabbi Daniel Lapin. Rabbi, thank you for coming on the show.

Rabbi Lapin : Thanks for having me. It's so wonderful to be together.

Chris LoCurto: Yeah. If I go back in time, I believe I read *Thou Shall Prosper*, I think it was 2005 or 2006. It came out what? Early 2000's, right?

Rabbi Lapin : That's right. Yes.

Chris LoCurto: I think I read it in ... Gosh. Man, I must be getting old because that was a while ago. Probably about 10 years ago. I don't remember which year. It had such a profound impact on my life. Since then, you and I have done interviews together. Way back then, we've done live events together. It's been phenomenal. You, as a person, are one of the most genuine human beings and incredibly giving. Obviously, incredibly intelligent. I think the greatest impact in my life has been how you have helped me to see what God meant through his manual for my life and me. Again, for that I am so incredibly thankful.

Rabbi Lapin : Thank you very much indeed. It's just a great pleasure for me to spend time and to work shoulder to shoulder, to bring these principles to people who really care about them and who will apply them effectively.

Chris LoCurto: Yeah. I'm trying as much as I can. I can tell you that. I'll never forget the interview we did years ago. A lot of people are probably laughing right now because they remember it. As we were talking, I was asking you, I wanted a lot of these entrepreneurs to understand the importance of the tithe, of the importance of giving.

Again, I came from ministry background. I've sat under many different pastors. I've been in hundreds of churches preaching on, hearing a pastor preach on the tithe and the blessing that comes with it. As we're having this conversation, I think this was gosh, 2008, 2009, something like that. I said, "Explain to them about the tithe. God says that he'll bless us with this."

It doesn't mean money. It means that it might be something that he gives to us in this time or when we go to heaven and you said, "No. Actually, Chris, that's not correct. It has a double meaning." You said, "It has two meanings. One is money. He will bless you with money. That's what the meaning is. And the other is, is what he has for you."

I will never forget in that moment, that is when, you becoming more of a rabbi in my life became so profound because I knew in that moment, I don't get what I don't get. I don't understand what I don't understand.

Rabbi Lapin : We're all conditioned to believe that somehow, that God's reaction to money, "Get rid of it. Don't let me see that." It's shocking when you start asking yourself the basic question, which is what was God's original plan for human economic interaction. Did he plan for us to have this thing called money or did we just come up with those ourselves while God was distracted?

It isn't hard to see the tremendous emphasis on money through the first five books of Moses where you cannot avoid it. For instance, even in the criminal justice system, there's no incarceration. Everything is translated into money tree terms, of his emphasis on giving away money. This emphasis on owning property.

It's perfectly obvious that that money is a spiritual construct. It's part of God's gift for his children. In many ways, it is the way that he incentivizes us to each be obsessively preoccupied with the needs and the desires of all his other children.

Chris LoCurto: I think, like you said, there's so many pieces of tithe. If you accidentally kill somebody's donkey during this process, then you have to payback if you were watching and you're supposed to payback this much. So much of that emphasis on the thing that's actually painful to us. It's a body sign. When you're in debt, when you are using somebody else's money like as highly being suggested right now, it doesn't hurt you.

Rabbi Lapin : Giving away other people's money is loads of fun.

Chris LoCurto: I wish we could do that. We need to try that sometimes. Yeah, it doesn't hurt you. It doesn't hurt the person if it's not affecting your money. The impact of doing something bad to somebody else ...

Rabbi Lapin : It is, exactly.

Chris LoCurto: ... it just doesn't have that power. We've got this phenomenal event coming up in Maine that you're going to be speaking at.

Rabbi Lapin : I cannot wait. I really am looking forward to laying out for all our friends who are going to be there the specific details from ancient Jewish wisdom that have been used by generations of my folks for succeeding disproportionately in business and in money making. This is going to be a great, great opportunity for us to get

together and not waste time to dive right into the things that really create wealth.

Chris LoCurto: Like you said, disproportionate. We've talked about this before. I believe the Jewish people make up about 2 or 3% of the population in America.

Rabbi Lapin : They got 1.5%.

Chris LoCurto: Okay, 1.5% and yet they make up 20-25% of the Forbes 400.

Rabbi Lapin : At least, yes. It's really tough to find the single year when Forbes magazine listed 400. That have at least a 100 Jewish on it.

Chris LoCurto: Folks, listening to this, you guys are ... I love our demographic because our demographic is about 40% entrepreneurs, about 40% of people who want to be entrepreneurs and 20% people who are team members, team leaders that love this content. That is powerful there to understand that these people are doing something right. This wisdom, again, for us Americans, we read our translation and then that's all it means. It may not even be accurate. I shouldn't say accurate. It doesn't have all of the meaning or all of the understanding.

Rabbi Lapin : Exactly.

Chris LoCurto: Understanding this ancient Jewish ways of wisdom is just phenomenal. It has been huge in my life. Obviously, it has helped me. I do very well following God's way of doing finances. That's a good thing.

Rabbi Lapin : Imagine a very intelligent and personable martian just arriving on earth. He doesn't really know a whole lot. He starts off with a physics textbook. The physics textbook says, because he wants to know the details of this place he has arrived at. The textbook starts talking of gravity. He starts to figure out, what does it actually mean. He consults something in physics.

Basically, what it means is, that we have this tall buildings here called skyscrapers on earth. What you really don't want to do is you don't want to climb out of a 25-story window and just step out. You may get away with that in space but you really don't want to do it here. This is a problem and it will cost you much unhappiness.

He even test it out. He goes up the building and goes to the window. He drops something out. He then goes down to the street and he finds it and he sees this thing being squashed by its fall. He says, "You know what? That book actually made sense." Meanwhile, one of his friends arrives, he does not stop to consult a physics textbook; steps out of the window and get squish onto the sidewalk.

Basically, in the same way, that there are textbooks that give us guidance as to how the physical part of the world really works. There are also textbooks about how the spiritual part of the world really works. Frankly, particularly in the area of money and finance, if you don't want to get squished, you really need to know that stuff.

- Chris LoCurto: Absolutely. I'm trying to help people to understand that. This is what you do for a living, trying to get people [crosstalk 00:10:06].
- Rabbi Lapin : So do you, so do you. Helping people increase their financial reality is wonderful because in so doing, we're also helping them make the world a better place.
- Chris LoCurto: Absolutely.
- Rabbi Lapin : In other words, if I tell somebody who's going to spend a lot of time in the gym and build up his great body, I'm certainly helping his narcissistic impulses. I'm not helping anyone else in the whole world but if I teach that same person to go along and focus on how he can best serve other people and through that, increase the financial ability he has to create wealth, I'm not only helping him. I'm helping everyone in this community.
- Chris LoCurto: There are two people that I usually refer to in my life that over for so long, that have had a huge impact when it comes to money and business tie together. The first was Zig. I had the pleasure of hanging out with him a few times and doing events and things like that. His son, Tom, his whole family is phenomenal. Tom and I still communicate back and forth but it was a big loss for us when we lost Zig. He's in a much better place but one of the things that when I was early on in my career that I learned from Zig was, if you help enough people, the money comes.
- When I come upon everything that you were teaching, you have the same message. You take it a step further which is money is absolutely spiritual. It's not finite. It's not just a piece of paper. That there is so much more to it that it is spiritual. As you're talking about how you're helping people and that's what we're trying to do. We're trying to help this entrepreneurs, this leaders to have better teams, to have better businesses, all this kinds of fun stuff.
- It is a spiritual process that the economy is a part of it. If we help enough people, if we change enough lives, and we get them the great information, then not only does it bless them personally but it blesses them financially plus their family, plus these other families along the way.
- Obviously, cutting [inaudible 00:12:32] and unnecessary expenses is a vital and a wise part, a wise investment but are there really specific tips and tools that can help most of us to increase our actual income?
- Rabbi Lapin : Yeah. Very much so. It doesn't matter whether you are looking for a job, working in a job, or an entrepreneur running your own small or medium sized business. In all of these situations, there are very specific things that each one of us can do to dramatically increase revenue. I want to be clear that that's what I'm talking about. I'm not talking about making your life richer by giving you a hobby. I mean, people talk, "My life had been so enriched by my hobby." Good luck to you, pal. That's what we're talking about. "My life is so rich because my family is so lucky." That's

wonderful. You've been blessed.

We're talking money and that's very much a part of God's plan as well. Yes, we are concerned that people should minimize debt. We're concern that people should invest wisely. Primarily, what we're going to be focused on in May is increasing revenue.

Chris LoCurto: Amen. That is fantastic. I don't think enough people understand how they can do that through their business and that that is possible. When we talk about finances when it comes to income, when it comes to finances personally, finances at business, business issues, there's a lot of things that are considered to be ... I've got that help because of something happened. I've got family issues because of things that happened in the past.

When it comes to business in financial problems, they tend to come from bad decision-making. We see it all the time and try to help people out of that. Is it possible that one can learn how to make better decisions? If so, how?

Rabbi Lapin : Yeah. That's absolutely crucial. There'll be a lot of aspect to that and a lot of specific techniques will be looking at in May, at the event. Just to give you an idea for now, let us compare the dozens of business situations in which you find yourself in a typical week. Somebody suggested a deal to you and how you react to this is very important or you see an opportunity, you meet somebody and suddenly realize this a way that you could collaborate to turn one in one into seven.

How you react to each and every one of these little situations really will have a bearing on whether it will move in the right direction and growing into something big or whether you'd be able to steer away from summing which is parallelism and negative for you. A way of comparing this is saying, "Look. Imagine somebody planning on going to some dangerous third world city that has bad folks looking around parks within the night."

Say like New York City for instance. You're going there and you think, you just hope, "I'm going to be walking around a lot of parks of that city at night. I think I'd better learn to defend myself." You stopped at the airport and you buy yourself a self-defense in 20 easy lessons. You gone seated on the airplane and then sure enough, you get to your destination.

One night, you're walking; you feel a gun poking to your ribs in an arm comes around your neck from the back. They guys are pulling and all of a sudden you say, "Hold on a second. Give me a break here. I'm going to get a book out. It's in my pocket. I think a text from the rear are in Chapter 17. Could you just ease up a second? I'm going to read this now."

You realized that hey, hello, this is not the way to be prepared for life circumstances. You got to absorb these things not only into your brain but into your heart. You have to wrap your entire being around these principles so is that your

responses is instinctive. The only way that guy would get out of the situation is if you will be able to cataclysmically explode into a compulsive jerk that will throw the guy off balance and they'll stomp his [inaudible 00:17:28] and jam his elbow into his now. All of that is going to take place in about a quarter of a second.

That would be okay, but you cannot do that if you haven't wrapped yourself around the [tent 00:17:42]. One of the things I think that is so distinctive and is so very important about what we're going to be sharing with folks in May, is that we will not only tell them things. I see you do the same thing, Chris, but we're going to also show them how to absorb these things and wrap themselves around them so that they don't just learn how to do new things but in many ways, they'd become new people.

Chris LoCurto: Absolutely. I can see that you've actually read that book, the 20 tips on disarming. Entrepreneurs, again, we have so many people that are solopreneurs. We have people that are leading teams. We have people that want to be doing this. Is team building, in your mind, essential to success? Are there specific spiritual secrets to go from one person to an organization?

Rabbi Lapin : Very much so. We obviously are going to have to spend a little time on that in Franklin because if you are a one person ... That phrase you use, solopreneurs, is that a one?

Chris LoCurto: Yeah.

Rabbi Lapin : That's exactly right. If that's what you are, you might think of yourself as being an independent business professional but you're not. You don't have a business. You just have a job. Obviously, if you're an employee and you're still at the stage of wanting to start your own business, then right now you have a job. You don't have a business. You only start developing a business when you have started building a team that might be your very first hire or maybe it's a partnership. It's only when we collaborate with at least one other person that we're able to truly become creative.

That's really important. That's one of the basic lessons, frankly, of the first two chapters of Genesis. It's not just a legend about the origins of the humanity on this planet. It's far more than that. It's to show us that the most creative thing that any human being can do is create another human being. In this ultimate active creativity, you cannot do it alone. You got to have at least one. Sorry about that. You got to have ...

Chris LoCurto: Let's just stick with one person.

Rabbi Lapin : Just one other person. That's right. Guess what? It cannot be a clone of you. It's got to be somebody else. It's got to be a totally different person. Now, what great advice that is for a partnership? If I could clone myself and make a partner myself, that would absolutely be the worst thing I could do.

It would be like having a comedy evening with my clone. Since I started telling my favorite joke, my clone would stop me and say, "Heard it. I know it." You'd get absolutely nowhere. So it is that having as a partner, somebody who just like automatically drizzle you on everything is just a total waste. It doesn't make sense at all, and so this all aspect of team building. We'll be talking about how to recruit, how to pick, how to hire, and how to build.

Chris LoCurto: I don't know ... What's our breakdown right now? I think it's 30-40% entrepreneurs, 60-70% leaders that are coming to this event. Even if you're not an entrepreneur, understanding ... Everybody is a leader. If you're a leader or an entrepreneur, you're still a leader. That's your job.

That's the goal here. For those that don't own businesses, understanding that concept. I have been leading people for a very long time, for 25 or so years. Gosh, I hate to even say that. For a very long time and I can tell you, the things that I've done on my own fail in comparison to what has happened ... I love how you just put it. You begin to really be creative when you get that other person, team. Growing that team together, the creativity is so much more powerful.

So much of that comes from ... I always tell people, if God gave me all the right answers, I don't need anybody else. If I know all the answers, I don't need anybody else, but for me, it is I know that that is not the truth. God has proven that to me at least a time or 700. That I have done so much more with a phenomenal team than anything I've ever done on my own.

Now, you obviously, there's some people ... I think there's only about one or two people who don't know you that are listening. Everybody else knows Rabbi Lapin, but you're not a Warren Buffet, you're not a Bill Gates. Some people might ask the question, what qualifies you to counsel people on how to increase their income or their earning power?

Rabbi Lapin : That is a good question. The point that I make and it's very, very genuine and very, very true. That is if we were able to sit down and get advise from Warren Buffett or Bill Gates or for that matter, Donald Trump, that advise as entertaining as it would be and as interesting as it would be, would not be that useful because like everybody else, everybody draws from their own experiences.

You wouldn't be listening to Warren Buffet if it weren't Warren Buffett. If it was telling the same thing, nobody would come and listen. They're only there because of it's Warren Buffett. Obviously, Warren Buffet is Warren Buffett. Guess whose experiences he'll be talking about? That's right. Warren Buffett's.

What I realized a long time ago already is that as fascinating a guy as Warren Buffett is, it would be a total waste of my time to frankly spend any time with him because what he has to say is primarily useful to people who are like him. People with 170 IQs who play bridge with Bill Gates and who have build up half a way and

build up a massive hedge funds to deploy the money that the insurance company that he owns, generates. For those of us who wanted that situation, frankly his advise is not that useful.

What I'm fortunate enough to be able to bring to the table is not my experiences. It would be a total waste of time because nobody else has exactly my life and my background. If I told you the things that are good for me, it will be a waste of time, but no. What I've been able to be fortunate enough to be able to do is to capture the experiences of millions of ordinary Jews, smart Jews, less smart Jews, male, female, black, white and every color in between. Jews who have lived in every place and in every time. Good places, horrible places. Good times, times of tyranny and brutality.

In all of these places, the truth is ... I mean, it makes a lot of people uncomfortable when I say this but it's absolutely true. My job is to tell the truth, not to win popularity contest. That is that the Jews had been disproportionately good at making money. That is what I specialize in. In other words, not the experience of one unique special individual but the experience of millions of very ordinary people. These are the things that are transferable into the lives of everybody.

Chris LoCurto: I love how you talk about that it isn't the highly intelligent Jews that have made the money.

Rabbi Lapin : No. They work on the faculties of universities making nothing.

Chris LoCurto: You're dispensing interesting information. You point out, there is no commonality to intelligence that has helped the Jewish people to make well.

Rabbi Lapin : Right. Yeah, that is not it.

Chris LoCurto: It's the wisdom that has happened into Jewish wisdom. I've heard you criticized Fiddler On The Roof for being anti-semitic because of it's song, If I Was a Rich Man. Explain that a little bit.

Rabbi Lapin : It's [inaudible 00:26:39] of course. I'm just joking about. When I do events very often, they also, "What sort of music do you want when you come on to the stage?" Always, I will, "I'd like you to pick If I Was a Rich Man from Fiddler On The Roof." They were always little dubious. Am I pulling their leg? Am I trying to be fictitious here? I might get into trouble. No, not really because then let's get on stage and say, "This is really one of the most anti-semitic songs." I have Broadway repertory. The reason is because no descendant of Abraham would ever sing If I Was a Rich Man. We like singing, When I'm a Rich Man. Taking it for granted, then I will be not making the question mark if.

Chris LoCurto: Is that for most of the Jewish people? I would dare say that obviously, there are some Jews that have come away from their history and all that. Would you say that most Jewish people just assume? It's like DNA. It's innate. This is going to happen.

- Rabbi Lapin : Yeah. Make no mistake, they are pro-Jews. Of course, they are, but not many. Just proportionately, Jews don't worry about making next month's payroll or next month's ... I mean, they do in the early entrepreneurial stages but by enlarge, there is the understanding that in the same ways my martian visited realize that if he follows the rules in the physics textbook, he won't come to any harm. We understand that if we follow the rules in the spiritual textbook, then you do well.
- Chris LoCurto: There's not a large group of Jews out there going, "I sure hope socialism makes it."
- Rabbi Lapin : No. The sad thing, of course, is that you have Jews who are utterly disconnected from their own spiritual background like Bernie Sanders for instance who really want socialism for other people. That's true. Many, many Jewish political office holders and also true for many Jews who have already forsaken the God of Abraham, Isaac and Jacob. They have adapted the God of secular fundamentalism whose economic system is socialism. They certainly do not want everything they've got to be taken away and redistribute it but they think it's a really good system for everybody else.
- Chris LoCurto: Actually, I forgot that Bernie Sanders was Jewish. I forgot about that.
- Rabbi Lapin : It's ethnically Jewish. I mean, on the holiest day of the Jewish calendar, which is the day of atonement, he was busy out campaigning.
- Chris LoCurto: That explains a lot.
- Rabbi Lapin : He's a Polish, not a Jewish. Even that, that's insulting to Poles because Polish economy is actually doing really well and they do anything they can to escape this socialistic poles while the son of Vermont, Bernie Sanders is doing everything he can to bring socialism to America. They scratched the they say, "What happened? Did he hurt himself on the ship coming over?"
- Chris LoCurto: Knocked his head on the way over.
- Rabbi Lapin : Yeah, ask them.
- Chris LoCurto: Let me ask this. When you're looking at the importance of learning the profession of business, is it important to learn that the profession of business is moral? Is it more important than it is to say ... I don't know, how to dress or how to read a balance sheet or any of that? Is that more valuable?
- Rabbi Lapin : I wouldn't say it's more valuable because you will hear me emphasizing in Franklin, in May, that people really do need to learn how to read financial statements. They really do. It's a little bit blank, trying to lose weight. You're not going to do it if you don't have a scale and you have a way of measuring the poundage and mocking it day by day. Whatever it is you're trying to either gain or lose, you need to be able to measure. If you're trying to gain dollars, then you need to be able to measure

them as well.

I wouldn't say anything is more important. It's a little bit like me walking into the kitchen when my wife is baking a delicious black forest cake. I say to her now, "Susan, what is the most important ingredient here? Is the flour? Is it the eggs? How about the cocoa? How about the cherry preserved that goes in between the layer? What is the most important part?"

She basically grabs a broom and beats me out of the kitchen because she thinks I'm an idiot. What sort of question is that? These are all the necessary things that go into making it. There's no such thing, which one is important. I would have to say the same thing. Over here, were yes, learning to read the balance sheet is very important and learning the significance of dress, learning how it is that the way you are dressed will definitely impact on how things go.

By the way, this is even true for people who have home offices. Many entrepreneurs start off, instead of paying rent for an office in a local business park; start off with an office in the corner of the living room or something. The tendency, the very dangerous tendency there is to get to work in the morning in your pajamas.

I explained the significance of clothing and how the effective clothing is not just on the other people who see you but the effective clothing is also on you. Most women know this intuitively. Most women know that their mood is impacted by their shoes or by their outfit. Men don't quite get that because if you give us a torn t-shirt and a jock strap, we're fine.

Clothing is important. Financial statements are important. But certainly included in there, very much so, is learning just why business and the making of money is a moral process. The reason it's so important is because decent people cannot bring themselves, to throw themselves wholeheartedly into any enterprise that deep in their hearts, they consider being morally reprehensible. That is a really important thing we do have to work on as well.

Chris LoCurto: Have you told Susan, "Hey, I'm going to need this cake to take to Chris when I go to Franklin," because that sounded absolutely amazing. I'm going to have to make sure my team understands no torn t-shirts and jock straps because that's unacceptable.

That is so true. I tell a lot of folks that when they're trying to start up their business and like, "Man, I'm so excited that I get to work from home." I said, "Hey. Here, think about this for a second. You have to also prepare as if you're going to an office because it changes your focus."

Rabbi Lapin : It really does. If many people, especially starting off, you don't have a choice because that way, you still have your rent-free office. In fact, you can even ... I believe there's even a tax deduction you can take. At least, you can expense, part

of your rent or part of your mortgage payment. There's a lot to be said for having an office. You go, too, away from the housekeeping. Home and office separate. There's a lot to be set for that.

Chris LoCurto: Absolutely. One of the other things I try to help people see and it frustrates me because there's times like I can be talking to somebody who's ... It's a stranger. We'll have a conversation and always and I know, this is what you as well, it always comes around to what do you do. Next thing you know, I'm coaching for the next couple of hours. Something that always comes up is people will talk about like, "I'm just looking forward to when I retire." Why do you think it's necessary for a young person, early on in their career, even to think about the subject of retirement, let alone decide whenever to do so?

Rabbi Lapin : I the same way that if you are navigating. I had to buy a boat which I mean, I happen to love boating and I do a lot of it. Also in a car, if you're going somewhere, the first thing you do is you ... Nowadays, you don't even look at a map. You key in your destination. That's always a starting point. You always keep in mind where it is you're trying to get to. In fact, if it's congestion on the selected highway, very often, your software will say, "Attention. Bad congestion ahead. I'm gonna reroute you." They you say, "Hey, what do you mean you're rerouting me? To where?" The software answer is, "Who cares? Your destination hasn't changed."

That's the important thing. That's why it is that people need to know that having a retirement is a destination. It's extraordinarily destructive in ways that people cannot even conceive of. We're going to explain how your entire journey changes when you plot the right destination. Having a retirement is a destination. It causes a lot of problems but one of them is that it makes you feel that your entire motivation is selfish and that therefore, soon as I don't have to work for myself anymore, I'm going to retire and quit work.

With retirement as your plugged in destination, what you really are saying to yourself every single morning when you get up, you say, "Boy, I don't need another 7,000 days to retirement. Only another six ..." Subconsciously, you're saying to yourself, "When I don't have to do this anymore, that's gonna be great." Actually, you watch. You're probably going to get sick and die.

Chris LoCurto: I cannot even imagine. I've been working since I was 14 years old. I cannot even imagine the concept of retiring. I don't know what I would do. It would be so boring. For me, my goal isn't on what I think so many people are focusing on, who are thinking about retirement. I think they have a J-O-B. They're working that J-O-B, they don't love it, there's no passion, they're not seeing themselves as helping God's children which is another fantastic podcast with you because they don't see it as the Mother Theresa work of the world or whatever. They just see it as just a job.

Rabbi Lapin : Absolutely.

Chris LoCurto: Of course, if that's how you see things, then I guess I could understand why you would look at, "Man, I'm ready to not be doing this anymore." When you are absolutely loving what you do ... One thing I tell people is, "Listen. Love what you do and help people with it." There's so many people out there that like you said earlier on the show, they're looking for a hobby. What I want to do, I absolutely love doing this thing over here because it's all about me. It does nothing for anybody else. You're not going to build a business around that. You cannot.

I've worked probably about a third of my life on things that I did not love but I understood this concept of busted. Work, get out there. Be diligent. Go ballistic. Make money, save money. Do the right things. Do the right investments, all that kind of fun stuff. God has gotten me to a place where I absolutely love what I do. I believe it comes down to the thing that Jewish people are very, very focused on even by their last name which is this concept of specialization.

Rabbi Lapin : That's right.

Chris LoCurto: Can you speak to that? What does it like? Why is that so empowering and powerful for a person to focus on that?

Rabbi Lapin : You got to remember, what God's original plan is. God's plan is that money should measure the extent to which we care about one another and we try to serve one another. That's really the definition of money. That's what it is. It is a measure of how much we care for one another and how much we work on serving one another.

One of the examples that I would give you is imagine if you would, four farmers whose farms are all contiguous to one another. Let's go back a couple of hundred years. Each farmer grew his own wheat and his own corn and his own sheep and his own cows and his own potatoes. Each farmer and his family was completely independent of one another.

Imagine now that one of those farmers get sick. What is the attitude of the other three? They might be socially friendly with him but basically, their attitude is, "You know what? Maybe, he'll die. That just means more air for us and means one less person taking water from the river. So, who cares?"

These are essentially subsistence persons because they are working 24/7, 365. They're pretty much working all the time. That life is really tough. Then, one day, they come up with this idea. One of them says, "Your corn is much better than mine." The other one says, "Your milk and cheese is much better than mine." The other one says, "Your sheep are fantastic. I don't know how you do it."

It doesn't take long before they sit down, they have a meeting. They said, "How about you supply corn, I'll supply the wheat, him over there will supply sheep, him over there will supply the dairy stuff? That way, we'll each specialize on the things we really do best and we'll exchange. That way, we'll all have everything we need

but ..."

Anyway, they gave this a try. Remarkably, they all discover that they can take a day or two off every week. They're making, they're eating just as well as they used to. They're living just as well but with less effort. How does that work? Well, because the more you do one particular thing, the better you become at it and you can start doing it in less time than other people. If you're trying to do everything, you never get really good at anything.

Now, what essentially has happened is that God's rewarded them. In other words, they're all making more money than they were making while they were each independent. Why should God care? What does God care about whether they specialize or not? The answer is this. I want to ask you now to imagine, what happens now if one of them get sick? What is the attitude of the other three guys?

They all of a sudden say, "Hey. We got to go over and see if he's all right. What we can do to help because he's the guy who supplies milk and cheese. We cannot manage without him. He's part of our system." They care passionately about one another's welfare. That's what God wants from us.

Chris LoCurto: That concept of becoming specialized, do you see that a lot leading ... Again, we've got a lot of folks out here who are team leaders, a lot of folks who are team members, but so many times, we have all these bad messages of try and be great at 17 different things, the shotgun approach which I'm always ...

Rabbi Lapin : That's terrible. I look and understand it now. I sympathize with them. I really do. I understand, you got cash flow problems, the last thing you want to do is hire a bookkeeper. The last thing you want to do is hire a delivery guy. The last thing you want to do is hire a lawyer to file papers for you. You're trying everything yourself. It's the road to run.

Chris LoCurto: Would you agree, when you do that ... Again, we're talking about and this is so difficult for people to get, that money is spiritual. This is God's economy. He has set this up. If we do, in faith or step out in that area and say, "Okay. I'm gonna stay specialized in my area," which I'm always pounding on leaders and entrepreneurs to just get up and step up off their plate and focus on specific areas.

If I do that, is there a spiritual sign to that regard that says, "Okay. You're blessing one of my kids, you're putting food on their table, obviously this is gonna help your business but it's gonna help you even greater than just spending the money on that person." Is there the spiritual side of adding those team members in specialized areas?

Rabbi Lapin : Very much so, very much so. Yes, of course. The magic of human beings is that if you put one car next to another car, you got two cars but if you put one, you're being nice to another, all you got to ask yourself is ... If a human being can come up with shall we say, five good ideas in a day; if you put somebody in a room and say,

"I want you to think of five great ways to improve our business or improve what we're making or improve our system." It's not unreasonable to think that a person really forcing themselves to think about a problem. For a day, he might come up with five solutions.

Here's what everybody discovers. Every single psychology test and research paper has proven the same thing. When you put two people in the room, giving them the same challenge, they don't come up with five each for a total of ten. They come up with about 30. That's the key thing that a team of five people is not five times more effective than one person. It's a hundred times more effective than one person.

Chris LoCurto: You also described how one success is linked to how many people one knows. We're always in our next level life events that we do here with individuals. We probably have 25-30% people that come through that are ... They say, "I'm not just a people person. I don't know how to be a people person."

Rabbi Lapin : Those people believe having gained more than they ever thought possible from the Franklin event, Chris, because we focus very much on the importance of overcoming that handicap. We don't accept it as final. "I'm not a people person." No, we just don't accept that. We show you how not only becoming a people person but to enjoy it, to love it, and to cherish what enormous addition it makes to your life once you do become a people person. It's good not only for business. It's actually good for health also.

Chris LoCurto: Again, we go back to Genesis. It's not good that we are alone. Isolation is a terrible thing for us, as individuals, as leaders. It's a terrible thing. I can tell you, for those of you folks that just heard that response and are like, "Oh my gosh. That's scary." Listen, trust me. It works and it's powerful. One last question here.

Rabbi Lapin : Sure.

Chris LoCurto: This could go so many different ways. How is money generated rather than simply redistributed?

Rabbi Lapin : Again, when we're actually together, I'm going to lay this all out so that people can not only hear it but actually believe it and absorb it into their hearts. Many is luxury created in the same way that [inaudible 00:47:32] is created. That's why it's so important to understand that there's a violin is a physical change, a tune is not. To make a violin, you got to get pieces of wood and pieces of string and blue and all kinds of things. How about to make a tune?

That can just come out of nothing. Literally, just out of your soul, you can start whistling a tune. Many is much more like a tune than it is like a violin. It is created by human beings interacting with one another. When human being serve one another, that's what happens.

Chris LoCurto: So powerful. Brother, thank you again for coming on. I absolutely, again, love

having you on the show, part of the events and especially in my life. Thank you for everything that you've done to impact mine.

Rabbi Lapin : I cannot tell you how much I'm looking forward to being together. It's a little bit over a month. Six weeks away I think.

Chris LoCurto: Yeah. We are super excited. We know a lot of the people that are coming to this event are really excited. On top of that, you've got to get the thought tools. You've got to get on the e-mail list. You've got to get on it. Yes, RabbiDanielLapin.com, two L's in there, or you need a rabbi, that's still?

Rabbi Lapin : Yeah, that's right. Youneedarabbi.com. That works just fine.

Chris LoCurto: Folks, you do. You need a rabbi. How else can they get you?

Rabbi Lapin : That is the way. I have a podcast on the blaze. I have a TV show on the TCT network, but all of that will be apparent at my website at youneedarabbi.com.

Chris LoCurto: Fantastic. Again, thank you brother. I really appreciate you coming on.

Rabbi Lapin : Thank you so much, Chris. I cannot tell you how much I'm looking forward to being with you.