

STRESS LESS, PROSPER MORE!

**Conquer Financial Anxiety
and Invite Abundance
Into Your Life!**

By Rabbi Avrohom Jacks

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To my beloved wife, partner, and best friend—Racheli!
You are my personal sanctuary of PEACE and my shining
guiding star on this thrilling voyage through life.

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PART I:

Money Can't Buy You Happiness, But It Can Buy You a Yacht!

What's ahead...

Are you tired of constantly worrying about finances? Are you longing for a life free from money-related stress? In this section of Stress Less, Prosper More, you will discover a set of powerful tools taught by the Jewish Mystrics, but relevant to people of all faiths. These tools help us overcome financial anxiety and welcome tranquility and prosperity into our lives. These potent teaching are captured in a 5-step system I have called the "PEACE System." This framework will introduce more serenity and joy into your life. Get ready to say goodbye to financial anxiety and embrace a new paradigm of prosperity and inner fulfillment

The Light in the Financial Darkness

I was always a sleep champion! Most nights, I enjoyed eight hours (and often more) of blissful, uninterrupted slumber. I lived a charmed financial life. I consistently earned more money than I spent and could comfortably cover all my bills.



Shortly after I purchased an expensive home, I lost my job, leaving me teetering on the precipice of economic ruin. I was over \$2 million in debt, had six children in private schools, and had no income.

My financial troubles seemed to press down on me like a vice, squeezing every ounce of tranquility from my existence. Suddenly, I, the former sleep champion, was not sleeping in the least bit well. Instead of restful slumber, I would lie in bed, staring at the ceiling with my mind racing. My thoughts were filled with a never-ending list of “what-ifs.” What if the car broke down? What if a medical emergency struck? What if the school expelled my children because I couldn’t afford the tuition? Each “what-if” made it harder to breathe. Above all, the whispered dread was that I might never crawl out from under the mountain of debt I had accrued.

In addition to relentless panic, there was the shame of it all. I couldn't shake the feeling that I should have been more responsible with my finances and better prepared for this slump.

And yet, even in those darkest moments, a stubborn belief remained in me. I clung to the thought that things could change. I knew I wasn't alone in this struggle and that countless others faced the same pain and worry that I was experiencing. Deep down, I felt there had to be a way out of the dread.

Financial anxiety may have been my constant companion at that time. Still, I refused to let it define my whole life story. I was determined to emerge wiser and more resilient.

Around the time I was grappling with these financial stressors, I discovered a wellspring of Kabbalistic wisdom that breathed life back into my spirit. These mystical insights formed the basis of a system I developed that slowly guided me back to the vibrant life I had enjoyed before I was plagued with financial difficulties. Within the pages of this book, I have tried to capture the essence of these powerful Kabbalistic ideas and the framework I fashioned around them. While the practices in the system stem from Jewish Mysticism, I believe that the resulting benefits are universally applicable. Anyone open to its core tenets will benefit, regardless of their religious background.

I felt compelled to write this book to make the system that gave me so much peace available to a broader audience¹. I earnestly hope that this system, birthed from my own tribulations, will help alleviate the horrible burden of economic stress for others.

¹ As a way of saying thank you to those of you who purchased Stress Less, Prosper More and to honor and support your journey, I am giving away a FREE audio version of the book, narrated by yours truly. To download your free audiobook, visit avrohomjacks.com/stress-less

Storm-Proofing Your Life: A Navigator's Toolkit!

How often have you heard someone say, “We’re all in the same boat?”

At first, it sounds like a comforting declaration; unfortunately, it is flatly wrong!



We’re all in vastly different boats. True, we may be experiencing the same terrifying storm; however, everyone travels through life in their own unique vessel.

Some of us are fortunate enough to have sturdy ships that grant safe passage and tranquil transit through life’s waters. Others are not as blessed. They have only fragile sailboats, easily thrown off course by violent winds and menacing waves.

For some privileged individuals, life is a continuous adventure characterized by delight, purpose, and peace. For others, life is a series of relentless challenges. As much as they long to find new horizons and reach secure shores, happiness, for them, seems perpetually out of reach.

How do you sail through life? Do you effortlessly navigate life’s waters as you steer toward your desired destination with joy and

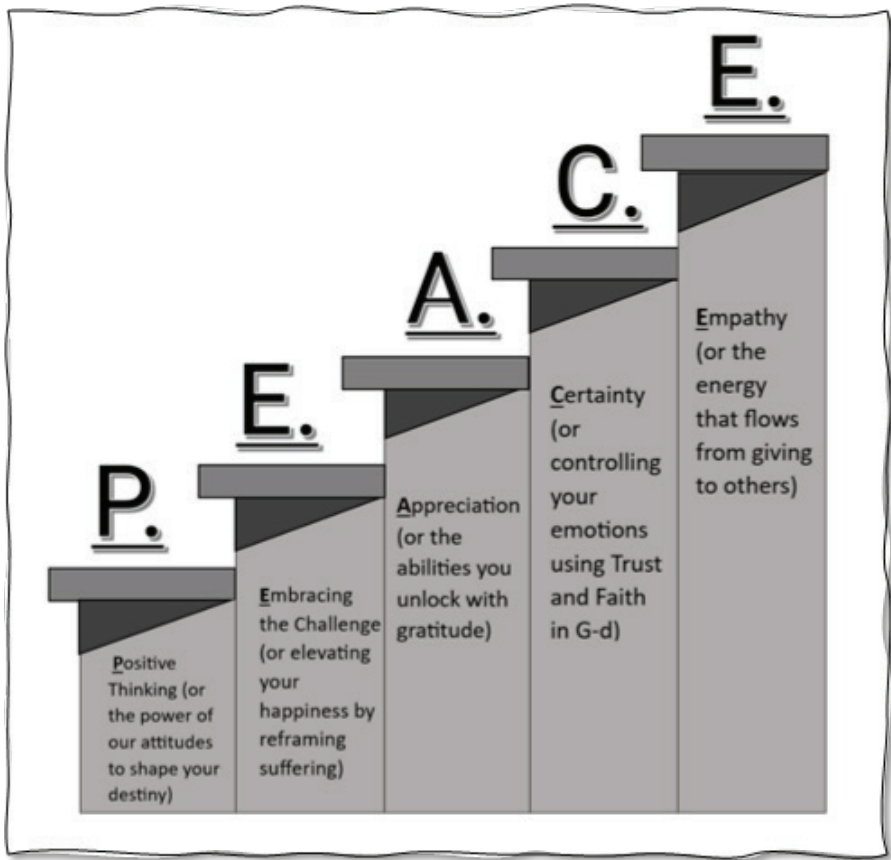
passion? Or do the stormy gales of fear and doubt rob you of your serenity?

This book contains actionable wisdom that will transform you into a skilled “sailor.” It will provide you with the tools and knowledge to navigate the choppy waters of life and overcome the challenges you encounter, especially the financial ones.

In this book, I will introduce a 5-step system known by its acronym, “PEACE.” The PEACE System is an organized approach to help you break free from the shackles of financial worry and reclaim your serenity, with each letter representing a vital step in the system.

- **Positive Thinking** – a powerful practice based on the idea that when we think “good,” it manifests “good”!
- **Embracing Challenges** – the ability to reframe life’s more difficult trials and see them as opportunities for growth.
- **Appreciation** – the power of gratitude.
- **Certainty** – the spiritual tool of “Trust” that creates emotional well-being.
- **Empathy** – the way our lives transform when we give to others and live a life of service.

Together, these steps can transform your mindset and help you regain control of your emotional well-being!



So, hoist your sails, grab that rudder, and take charge of your journey. Don't let the winds and waves of insecurity and fear dictate your path—follow the system described in this book, and let it lead you toward the life you desire. With each passing day, as you live with these principles, you'll be one step closer to achieving your goals, fulfilling your destiny, and making peace with your financial reality.

Meet our Mystical Mapmakers!

The mapmakers of the life-voyage described in this book are the Jewish Mystics. For millennia, this group of enlightened sages learned, taught, and, most importantly, lived a life inspired by the teachings of the Kabbalah, also known as Jewish Mysticism. These wise teachers and their devotees experienced lives that many of us yearn for but don't believe are possible. One does not have to be of the Jewish faith to learn from their wisdom.

The Mystics may not have possessed the microwaves and Roombas that make our lives comfortable and convenient. Still, they seemed to have had feelings of serenity and peace of mind that have eluded many in our times. Their teachings can provide relevant insights into how we, too, can navigate the difficulties of daily life and find peace and transcendence despite the chaos of our modern existence. The PEACE System was developed based mainly on my understanding of the practical Mystical teachings of these Kabbalists.

The Mystics teach us that true peace and freedom from anxiety are not to be found in something outside ourselves but rather stem from within. By letting go of our attachment to external outcomes (over which we have no control) and instead turning inward to cultivate a deep and genuine connection with a transcendent reality, we set ourselves up for lasting contentment and serenity.

The teachings of the Kabbalists are particularly relevant when it comes to the subject of money. Their insight is valuable regardless of your faith or the time in which you live.

At the heart of the Mystical outlook on wealth is the deep conviction that G-d² is infinite and that He is, therefore, fully capable of providing every human with total financial well-being. Additionally, G-d deeply “desires” to do just that (as much as He can be said to “desire” anything). He “wants” to supply us with everything we need in abundance.

Therefore, if you integrate these Kabbalistic principles fully and completely into your mind and heart, you will likely find that they are potent enough to rid your life of all worry and financial fears. This book seeks to provide readers with the tools necessary to live a more meaningful, fulfilling, and extraordinary life by attempting to distill the wisdom passed down by these spiritual leaders into a cohesive, practical, and easily implemented system.

² In the Jewish tradition, G-d's name is written with a dash in place of the letter 'o' as a way of showing respect and reverence. His fully articulated name is considered too sacred to print in a book that could potentially be desecrated.

The Wealthiest Generation That Ever Lived!

Kabbalists did not have access to our modern financial news media, which is probably a good thing. Our almost constant exposure to media does nothing to help our emotional well-being. We must remember that the media's most important job is to generate profit for their shareholders. They do this by startling us with panic-provoking headlines and stories of doom and gloom. Their primary mission is to stop us from reaching for our remote control, and the most effective way of doing that is to use fear. Fear is the strongest human motivator to do anything. So, in their pursuit of profit, they have become master peddlers of terror and dread.

Select any random business story from any network or social media feed. You will probably find it to be a piece describing how the stock market is sinking, how inflation is increasing, or that perennial favorite: the ever-rising cost of living. You probably don't even need to watch the news for that last one. Just visit your local grocery store or fill up your car with gas, and you will experience it firsthand.

As of this writing, much of the economic news seems primarily negative and disheartening—it's also mostly inaccurate! If we were to believe the financial media, we would think we are living through the worst of times. However, any objective analysis of our current circumstances must conclude that we live in wealthier and more comfortable conditions than the Mystics of yore.

Let's compare our lives with those of people two centuries ago. Imagine journeying back to a European village and observing the villagers. We would notice that almost none of them has a private means of transportation. We would likely find professional coachmen (that century's Uber drivers) transporting their fellow villagers to various destinations. However, most villagers' sole means of personal transport would be their two legs. Compare this reality to our modern way of life, where many families have the equivalent of power of hundreds of horses (and two wagons) parked in our suburban garages!

The wealthiest kings of Europe did not have sufficient fireplaces to heat their giant banquet halls in the winter, and water would freeze at their royal feasts. Today, our microwaves instantly defrost frozen food. Our fridges, indoor plumbing, and washing machines make even the most modest households comfortable and convenient living spaces. We don't realize what a historical anomaly it is for us to wake up in the morning and have a choice of clothing, a selection of breakfast cereals to eat, and a range of entertainment options to enjoy.

The realities of our lives make our times a historical anomaly. There have been countless historical periods when people died from lack of food. However, ours is the first epoch where more people die from too much food than too little!

If those European villagers could witness our modern lifestyle, they would envy our lives and conclude that we must live lives of absolute bliss and joy. With such an embarrassment of conveniences at our disposal, surely, we should all be our happiest. However, our material belongings do not necessarily bring happiness and fulfillment. The Mystics teach us that true happiness

However, our material belongings do not necessarily bring happiness and fulfillment. The Mystics teach us that true happiness and satisfaction do not come from amassing things but rather from finding purpose and meaning in our lives.

Instead of letting the news control our emotions, we can actively cultivate inner peace and balance. We can remind ourselves that we have the power to decide which aspects of the world around us we wish to focus on. By doing so, we cultivate the resilience and inner strength that help us navigate life's stormy waters with grace and poise.

Of course, this does not mean we should ignore our financial situation or be careless with our resources. On the contrary, it is still important to be financially savvy and to stay responsibly informed about financial matters. But by finding a healthy balance and not letting financial news consume our thoughts and attention, we can find a sense of peace and contentment uninfluenced by external circumstances. This mind shift—taking back control of the information we consume and who provides it—is an essential prerequisite for the PEACE System to work. Going on a partial media diet clears the way for us to withstand the most brutal economic challenges, aligns us with the wisdom of the Mystics, and creates an environment of joy and serenity.

The Unhappiest Generation That Ever Lived!

A man who is severely depressed goes to see an expert psychiatrist famous for helping patients suffering from despair.

On his first visit, the doctor whips out his prescription pad and writes down the name of 'Tikki the Clown' – a local circus act.

"Tikki never fails me," the therapist explains. "His act is so hilarious that anyone suffering from sadness is instantly cured."

"But it won't work..." the man begins to say.

"Tsk, tsk, tsk," the doctor interrupts, "Tikki never fails."

"Trust me, Doc, it won't work on me," the man says dejectedly.

The psychiatrist responds, "I've seen worse cases than yours that a few moments with the clown have cured."

"No, Doctor," the man insists, "you don't understand... you see, I am Tikki the Clown!"

Despite all the modern comforts and resources we enjoy, there is undeniable evidence that we are not happier than the generations that came before us. Our reality should have us all living rapturous lives. Yet, we are the modern Tikki the Clowns, and our many material possessions do not make us happier.

A fascinating study by a team of researchers at the University of Warwick indicates that despite our society's progress in providing universal prosperity, technology, education, and health, the words we choose when communicating are becoming increasingly "unhappier." The team, led by Thomas Hills, analyzed 8 million books and 65 million newspaper articles published between 1820 and 2009. They assigned happiness scores to thousands of words in different languages. Then, they calculated the relative proportion of positive and negative language in the books and articles they examined (Hills et al., 2019).

Their conclusion? The content and language reflected in the written word over the last 100 years indicate that we are not using happier words and, by extension, not feeling more joyful. On the contrary, despite our age's abundance, we are increasingly less optimistic with every subsequent generation.

Modern life offers its fair share of threats to our happiness. We worry about global pandemics, political polarization, and how popular we are on social media. And, mostly, we are really, really apprehensive about our finances. Money anxiety is more ubiquitous than ever.

According to the American Psychological Association's Stress in America Survey, the most significant issue causing stress in our lives is our finances. We worry about our jobs. We fret about our mortgages, fear unexpected expenses, and stress over inflation. All this money anxiety is toxic. It robs us of our physical vitality, strains our relationships, and degrades everything about our lives.

Integrating the ideas of the Mystics can help us live a more balanced and joyful life. As we learn to incorporate the wisdom of the Jewish Mystics into our daily lives, we will discover the peace and happiness that comes from living in harmony with their teachings.

However, the teachings of the Mystics are not always easy to implement. Still, with practice and commitment, it is possible to break free from the shackles of anxiety and find true happiness. Embracing the profound insights of the PEACE System is not only a passive endeavor but also a transformative journey toward emotional and spiritual growth. This book is, therefore, a call to action. In a world filled with insecurity and uncertainty, the PEACE System becomes our trusted ally, akin to a personal "Tikki the Clown," guiding us toward profound happiness. As we embrace its principles, we unlock the secrets of joy. The System reminds us that true happiness lies not in external possessions but in the deep connection we cultivate with our inner consciousness and the harmony we create with the world around us.

CORE CONCEPT

Modern media makes our world seem like a fearful and anxiety-inducing place. The truth is that we live in unprecedented wealth and comfort compared to previous generations. While material possessions don't guarantee happiness, cultivating inner peace and resilience can gracefully help us navigate life's challenges. Financial stress, among other modern concerns, contributes significantly to our unhappiness. Integrating the wisdom of the Mystics can help us find balance and joy, emphasizing that true happiness stems from inner peace rather than external possessions.

THINK & LINK

- ? Mindset and perspective are vital in shaping your happiness. How can you actively shape your attitude and outlook to influence your happiness, especially when facing external challenges?
- ? In what ways do you currently respond to challenges, and how might cultivating resilience contribute to a more fulfilling life?
- ? Reflect on your media consumption habits—are they balanced, and how might adjusting them contribute to a deeper connection with yourself and the world?
- ? What small commitments and daily practices can you implement to embark on a personal journey toward true happiness, understanding that the rewards include resilience, fulfillment, and inner peace?

Two Contemporary Mystics Agree—It’s a Sin to Be Poor!

There are two distinct schools of thought when it comes to wealth. One group (which I will call the “Penniless Promoters”) perceives wealth negatively. They consider affluence an impediment to a person’s spiritual development.

The opposing faction (I have named them the “Affluence Allies”) views wealth more favorably. They deem wealth to be beneficial for personal spiritual development.

These two approaches sometimes clash with each other violently. Imagine a boxing ring announcer setting up the millennia-old philosophical tussle:

“...and in one corner, we have the ascetics, the Penniless Promoters. They believe that the more spiritual a person’s life is, the simpler and more austere that person’s life must be. They encourage vows of poverty and lives of deprivation...”

“...and in the other corner, we have the Affluence Allies. They believe that wealth advances civilization’s progress and that they can deploy their assets to ease suffering and benefit humanity...”

Round one—ding, ding...

Now, most folks will probably tell you that the Penniless Promoters are correct. We naturally picture saintly people as living lives of moderation and restraint. After all, isn’t money the root of all evil? In contrast, people imagine the wealthy as living noxious lives characterized by excess and self-indulgence.

Both these viewpoints have strong representation in the classical Jewish Mystical tradition, and both philosophies have spawned contrasting schools of righteous individuals. The attitude espoused by the Penniless Promotors has produced the persona of the pious ascetic, who intentionally chooses a simple life, consciously depriving himself of material comforts. The viewpoint championed by the Affluent Allies has led to the figure of the generous philanthropist who uses their assets to benefit humankind.



Rabbi Abraham Joshua Heschel³ was one example of a holy Mystic who believed in the enhancing attributes of poverty (a Prosperity Pessimist, if you will). This Rabbi was known to his many

admirers and followers as the Kapischnitzer Rebbe. (Try to wrap an Anglo tongue around that Ukrainian village's name!)

The Kapischnitzer Rebbe would never allow himself to go to sleep at night with money still in his possession. Before succumbing to fatigue at the end of his day, he would dispense every last penny to the needy. He viewed himself as a financial conduit. Money was only temporarily in his hands for the express purpose of distributing it to charity.

During the Second World War, this generous spiritual humanitarian, and his family, suffered terribly under the cruel authority of the Nazis. His followers' intense efforts secured an American visa for the Rabbi and his family. But, surprisingly, the Rabbi did not leave Europe, even after he had the travel documents safely in hand. He simply didn't have the money to pay for the trip

³ The Kapischnitzer was a celebrated Mystic and legendary humanitarian. He was born on April 15, 1888, in the Ukraine village of Husyatyn, where he lived until the age of six. It was then that his family moved to the unpronounceable (for most of us at least) village of Kapischnitz. Still later, he moved to Vienna (where the current story occurred).

o the United States. Hearing of his plight, one of his wealthy devotees donated the money for the Rabbi and his family to purchase passage on a US-bound ship.

The Mystic later confessed that this money represented an arduous test for him. His first thought was to use the money for its intended purpose—to pay for the voyage to freedom for himself and his family. After pondering the matter further, he decided not to deviate from his usual practice of not keeping money in his possession overnight. He promptly distributed the entire sum to the destitute. His family was shocked when they found out he had given all the money away, but he remained unperturbed and consoled them, telling them to put their trust in G-d. He reasoned that the family did not need the funds until their departure date, which was still a few days in the future. The Rabbi was confident that G-d would provide the fare before then. His decision was an act of supreme trust in G-d. (I will discuss the appropriateness of this conduct, its power, and how it works later in this book as part of Step 4 in the PEACE System.)

The days passed, and nothing happened, but still, the Mystic's trust in G-d's salvation never wavered. Finally, on the morning of their planned departure, a couple came to bid farewell to the spiritual leader. When they sensed that the family was not leaving as expected to catch their boat, they asked why. The family explained that there was no money to pay for their tickets.

Upon hearing this, the woman immediately removed the jewelry she was wearing and then and there sold it. With the proceeds from the sale, she purchased tickets for the Rabbi and his family so that they could travel safely to the shores of America.

This generous couple who had sold their jewelry

also miraculously survived the war and traveled to America. As soon as they arrived in New York, they went to see the Kapischnitzer Rebbe.

They entered the saintly Rabbi's study, their eyes flowing with tears. Sitting on the Kapischnitzer's desk was an envelope containing the entire sum of money the couple had given their spiritual leader on that fateful day in Europe. The Kapischnitzer Rebbe had painstakingly collected the funds upon his arrival in America and saved it in anticipation of the day he could return it to the generous couple.

The Rabbi of Kapischnitz seems to be the living embodiment of a Prosperity Pessimist. He would be firmly in the camp that believes wealth is a distraction from one's more purposeful pursuits and would maintain that poverty is the most effective catalyst for spiritual growth.



At this time, I would like to introduce another Mystic who, philosophically at least, represents the opposing camp: the Affluence Ally. This pro-wealth Mystic is the Lubavitcher Rebbe⁴. Before I explain why I believe the Rebbe considered wealth a generally positive and desirable state, let me state that the Lubavitcher Rebbe himself showed no interest in material possessions for himself. He is famous for handing out dollar bills and blessings to the thousands who lined up every Sunday to spend a few precious moments in his presence. The money flowed outward to others. It did not ever line the Rebbe's

⁴ The Lubavitcher Rebbe, Rabbi Menachem Mendel Schneerson, is the seventh leader in the Lubavitch Mystical dynasty. To hundreds of thousands of followers and millions of admirers around the world, he is known as "the Rebbe," undoubtedly the one individual more than any other singularly responsible for stirring the conscience and spiritual awakening of world Jewry (The Rebbe, n.d.). The Lubavitcher Rebbe is my mentor. Many of the concepts in this book are novel ideas that spring from the Rebbe's unparalleled mind. The Rebbe is the consummate Mystic, philosopher, paragon of righteousness and compassionate, but fearless spiritual leader.

own pockets. Knowing what I do about the Rebbe, to even type these words seems disrespectful and erroneous. Those familiar with his personal life would describe it as modest and austere. Nevertheless, in several talks about wealth, the Rebbe insisted that, for many in our generation, wealth is, in fact, a worthy and noble goal to pursue.

In early February 1992, during an address to his followers, the Rebbe issued a directive:

“Each person should seek to obtain *actual material wealth!*”

So, here we have two Mystics (the Kapischnitzer and the Lubavitcher Rebbes), each with seemingly divergent attitudes toward opulence. Wouldn't it be exciting to hear these two great Mystics discuss this subject?

Well, interestingly enough, they did. On July 20, 1958, the Lubavitcher Rebbe made his way from the Crown Heights neighborhood of Brooklyn (the location of his Hassidic court) to Borough Park to visit the Kapischnitzer Rebbe. The reason for the Lubavitcher Rebbe's relatively rare trip out of the confines of Crown Heights was to offer condolences to the Kapischnitzer, who was mourning the loss of his younger brother.

During their meeting, the following conversation ensued:

Kapischnitzer: “Rabbi Judah the Prince⁵ was extremely wealthy. The Talmud describes how his stables contained more wealth than the treasuries of the King of Persia! Rabbi Judah's fortune certainly starkly contrasts with the lives of other great Mystics who lived lives of paucity. By way of example, there is the Kotzker Rebbe⁶, the ‘Fiery Angel’ as he was known, who famously lived in abject poverty...”

⁵ Rabbi Judah was the son of Rabbi Simeon ben Gamliel and was elected “Prince” (Nassi) after the death of his father. In the Talmud, Rabbi Judah the Prince (Yehudah HaNasi in Hebrew) is called, simply, “Rabbi,” for he was so famous that he needed no other name to identify him. As the Kapischnitzer pointed out to the Lubavitcher Rebbe, “Rabbi” was very wealthy. There are several incidents relating how he utilized his great wealth to support the poor and needy. (Chabad.org)

⁶ Menachem Mendel Morgensztern of Kotzk, better known as the Kotzker Rebbe (1787–1859) and the “Fiery Angel,” was a Polish Mystic who had little patience for false piety. He said, “People are accustomed to look at the heavens and to wonder what happens there. It would be better if they would look within themselves to see what happens there.”

The Rebbe: “Living in poverty is appropriate for ‘Fiery Angels,’ but for the rest of us, we need to live a life characterized by abundance.”

Kapischnitzer: “But what of the Biblical verse⁷ where King Solomon (“wisest of all men”) pleads ‘give me neither poverty nor wealth; provide me only with my allotted bread...”

The Rebbe: “That verse actually supports my position that we should be wealthy. King Solomon’s request is to be spared from both poverty and wealth. However, note that he asks to be spared from poverty BEFORE he asks to be spared from wealth, implying that avoiding poverty is the primary concern, and shunning wealth is only a lower-ranking worry.”

Kapischnitzer: “Wealth can be a demanding test, and I am afraid of the test of wealth...”

The Rebbe: “Poverty is also a demanding test, and the test of poverty, which results in drudgery and anguish, is a crueller and a more difficult test than the test of wealth! The Talmudic sages⁸ teach us that the test of poverty causes a person to act in ways that do not align with their values. Poverty leads a person to deviate from G-d’s path! It is, therefore, certainly better to experience the challenges of wealth than to suffer the tests of poverty. Why does the test of wealth instill more fear in you than the test of poverty?”

Kapischnitzer: “I am already an old man; what benefit would I derive from wealth? I should rather pray for the Messiah to come and redeem us all!”

The Rebbe: “It is not a contradiction! Ask for both the Messiah and wealth. At any rate, please agree that everyone should be wealthy!”

Kapischnitzer: “I agree wholeheartedly.”

In the Jewish Mystical tradition, the actions of righteous individuals serve as a bridge between the earthly realm and the heavens. Their unwavering faith, virtuous deeds, and trust in G-d's providence generate a harmonious connection between the physical and metaphysical worlds. Their actions and intentions

¹ Proverbs 30,8 | ² T.B. Eiruvim 41b

elevate spiritual energies, bringing blessings and positive change in both realms. The great Mystical teachers would intercede for humanity, invoking Divine compassion and influencing judgments. The righteous profoundly impact the cosmic order and the interconnectedness of human actions with the sacred.

Against this backdrop, this astonishing conversation is more than a mere philosophical repartee. It would seem that these two saintly men had their earthly discussion while a parallel debate must have been raging in the heavens. It was “mandatory” for the Lubavitcher Rebbe to “win” the argument in this earthly realm so that the dispute could be similarly settled in heaven. Likewise, the Kapischnitzer needed to concede in the earthly realm and agree that people should be rich to silence the hostile heavenly forces seeking to withhold abundance.

When the two Mystics agreed in this mortal plane that wealth is the better of the two tests, this must have stimulated increased material blessings. Their agreement that we must be wealthy made it so.

Is Money the Root of All Evil?

In the previous chapter, we encountered two great Mystics and their respective views on wealth. In this chapter, I would like to introduce another example of these opposing attitudes from a less enlightened and more relatable perspective.

During World War II, a group of Rabbinic students learned under Rabbi Moshe Leib Schneider in a Rabbinic seminary in Stamford Hill in London. Times were tough. Rabbi Schneider and his wife did their best to provide food for the students in their care, but with a war raging, this was no easy task.

One family—the Grodzinsky family made a generous offer. They owned a kosher bakery in London’s Golders Green neighborhood. They offered to donate any three-day-old bread, rolls, and other baked goods to the seminary on the condition that someone would pick up the goods every morning.

One of the students, a boy named Moses, volunteered to make the long and demanding daily bus journey from Stamford Hill to Golders Green. Before the sun rose every morning, Moses traveled to the bakery, picked up the provisions, and hauled them back to the seminary on behalf of his fellow students.

Another student (who, as it so happens, was also named Moses) took on a different assignment at the seminary. He, too,

woke up before the sun. This second Moses' responsibility was to wake up his fellow students so they could attend a pre-dawn learning session.

One day, the school's dean, Rabbi Schneider, addressed his students in a speech that would prove to be almost prophetic.

He said the first Moses, who traveled across town to procure bread for the seminary, should be blessed, in his future, with enormous wealth to continue providing for the needs of others.

Then the dean turned his attention to the second Moses, who was up early in the morning making sure his friends attended the early study session.

Rabbi Schneider wished for him that, due to his dedication, he would someday be a world-famous religious leader and teacher.

Rabbi Schneider was right on both counts; both students achieved world renown. Moses (Paul) Reichmann (the bread-run boy) became a global real estate developer. By the mid-1980s, he was the world's most prominent property developer; in 1991, Forbes magazine ranked him the fourth wealthiest person in the world. The scope of his philanthropy was legendary. As his mentor had predicted all those years ago, he continued his practice of sustaining those around him.

Rabbi Moses Sternbuch (the one who woke up the students) became a distinguished judge in Jerusalem's religious court and the author of numerous volumes in Jewish law. To this very day, many seek his counsel and decisions on Jewish law.

Now, here is where this story gets genuinely fascinating. Years after the visionary speech by the seminary dean, someone reminded Moses Reichmann of the prediction. He reacted by musing that, in hindsight, he wished he could have been the one to wake up the boys in the morning and become the renowned scholar rather than the wealthy property magnate!"

In the last chapter, we met the Kapischnitzer Rebbe. From the incident described in the story that opens this chapter, it would seem that Paul Reichmann is a legitimate Prosperity Pessimist. He seems to crave a spiritually fruitful life over a materially successful one. He believes that the physical and spiritual tension is a zero-sum game. If you have one, it must inevitably come at the expense of the other. When compelled to choose one path over the other, his preference is clear—he would blissfully sacrifice the physical for the sake of the spiritual.

Many people would agree with Mr. Reichman. To these people, the first prize is to be the scholarly Moses Sternbuch. However, if they are just not cut from that virtuous cloth, then at least they should stay out of mischief and busy themselves with something else—you know—like building the world’s largest real estate empire. But they should realize this: All those accomplishments will be no more than a consolation prize; all their triumphs will represent nothing more than a host of missed spiritual opportunities.

Religious leaders have been grappling with this question for eons: Is an empty bank account spiritually preferable to a full one? In other words, is money the root of all evil, or at least unhelpful if we want to live a meaningful and significant life?

If you could ask Mark Twain, his view on this question would be clear. He said that it is not money that is the root of all evil, but rather, the *lack* of money that is, in fact, the source of all evil.

The Mark Twain quote is reminiscent of another literary figure, Gertrude Stein, who allegedly said, “Anyone who says money can’t buy happiness... just doesn’t know where to shop!”

As the previous chapter shows, many enlightened Kabbalists would agree with the underlying sentiment behind these two more humorous quotes. These Mystics would agree that poverty equals unhappiness and despair, not very spiritual qualities. The Kabbalists would disagree with the wealthy property developer who would have preferred to be an unassuming scholar.

The Hunger for Riches!

The Lubavitcher Rebbe related a moving story to thousands of his followers at one of his public discourses. The story told of a man who performed a most virtuous deed. This exquisite act made a massive impression in heaven. The saintly man was offered a choice of gifts to reward his extraordinary feat. He could either:

- a) receive the blessing of great wealth or
- b) experience the ecstasy of the world to come while continuing to remain alive and present in this world.

Let us pause our story here and try to imagine how you would react if you were to receive this Divine offer as a reward for something you did. Would you choose the financial well-being or the spiritual experience? Take a moment to consider your preference before continuing the story. As we continue the account, you will discover the Lubavitcher Rebbe's surprising perspective.

The man considered his options and concluded that to experience a moment of spiritual bliss while still alive was superior to being rewarded with financial treasures.

The man's wish was granted. He experienced a night of

spiritual delight, during which he composed a stirring melody.

After recounting this story, the Lubavitcher Rebbe taught the thousands who had gathered before him the refrain the man had composed. The audience quickly learned the moving tune and sang it together in a stirring thousands-voice “choir.” The haunting song is a favorite in the Lubavitch movement⁹.

Following this inspiring moment, the Lubavitcher Rebbe’s followers began to wonder if perhaps the story’s protagonist was the Rebbe himself. One of the Rebbe’s followers worked up the courage to ask the Rebbe directly if he was the person who chose the night of spiritual ecstasy over the promise of great wealth.

The Rebbe replied that he was not the hero of the story he had told. The Rebbe insisted that it was a historical account that must have predated the birth (in 1698) of the Ba’al Shemtov¹⁰, the first Hassidic leader. The Rebbe (born in 1902) was, therefore, certainly not the person in the story.

The Rebbe explained that a spiritual experience is something enjoyed selfishly. It is not shared with anyone else. On the other hand, wealth can impact countless people’s lives. Had the protagonist of our story absorbed the teachings of the Ba’al Shemtov to serve those around him selflessly, he would have selected the blessing that would have benefited others, not the one he would enjoy alone.

With great wealth, he would have been able to generate jobs for hundreds of people and generously support numerous philanthropic causes. Wealth is not only not evil but potentially the source of untold good.

⁹ A beautiful orchestral version of the melody (without words) can be found here: https://www.chabad.org/multimedia/music_cdo/aid/862424/jewish/9-Anim-Zemiros.htm

¹⁰ Rabbi Yisrael Ba’al Shemtov (literally: “master of the good name”) was an exceedingly holy and powerful Mystic and the founder of the Chassidic movement. The Ba’al Shemtov revolutionized Jewish thought with his dual teachings of not fearing anything except G-d and loving unconditionally.

It is clear from this episode that the Rebbe did not view money as evil, nor did he consider the natural desire that many possess to accumulate wealth as an intrinsically sinful craving.

The Kabbalists explain that our hunger for riches, utilized appropriately, can and should be linked to our soul's mission and purpose. Our wealth can provide for others and make a positive difference in the world in fulfillment of the Divine plan.

Moses Reichmann's ability to impact hundreds of thousands of lives is not the "root of all evil." On the contrary, only the Moses Reichmanns of the world can leave the world more built up, contented, and kinder than they find it. It is the outstanding industrialists, property developers, and company founders who, through their creativity and philanthropy, make this world a more compassionate and bountiful place. Their positive accomplishments are as much spiritual as they are commercial. So, given a choice, in a post-Ba'al Shemtov world, we should all be primed to choose Mystical money over selfish spirituality.

CORE CONCEPT

The clash between asceticism (Prosperity Pessimists) and the belief in the positive impact of wealth (Affluence Allies) sets the stage for a profound discussion revolving around the spiritual significance of wealth and poverty in which conventional beliefs about money's role in one's spiritual journey are challenged.

THINK & LINK

- ? How do the contrasting perspectives of the Prosperity Pessimists and Affluence Allies challenge and reshape your beliefs about the spiritual implications of wealth?
- ? Is there common ground between these schools of thought?
- ? How would a unified position foster a more holistic understanding of the relationship between money and spirituality?
- ? What positive impact would your financial success have on the people in your life?

The 100% Success System—Guaranteed to Work 0% of the Time!

Many people experience success with some system or program (to lose weight, read faster, market their business, etc.) and become so confident that just as the method worked for them, they assume it must work for everyone and work 100% of the time.

However, anyone who tries to sell you a miraculous set of tools that, once deployed, will ensure that (fill in the blank) _____ will effortlessly be attracted to you—is a charlatan. There is no fail-safe formula for prosperity, love, or success, for reasons that I will point out shortly. I do not, therefore, consider the ideas mentioned in this book to be a perfectly reliable system that will help everyone in the same way and produce the same outcome every time.

The teachings of the Mystics are no panacea. No skill in this world can be learned and implemented that will promise to make you an instant billionaire every time you use it. That is not to say that there are not snake-oil salesmen ready to peddle exactly that promise...

Telling You Where Self-Help Books Are Defeats the Purpose...

The self-help industry is a recession-proof behemoth that grows yearly, generating billions of dollars. Visit the self-help section on Amazon or browse the shelves of your local bookstore (if you can still find one of those), and you will find hundreds of books that promise to improve your life in any number of ways.

Who is not eager to know the secrets to daily joy and lasting fulfillment? We all want to find career success, learn how to begin a remarkable relationship, and the way to acquire “atomic” habits that will transform our lives. We all want to improve our reality, and how-to books, seminars, podcasts, and the gurus that peddle them show us the way. No area of life has not been written about. There is even a book entitled *How to Write a How to Write Book*.

If you were interested, you could read *The Gold Diggers Guide to Marrying a Millionaire* or (the eminently practical) *How to Be Pope—What to Do, and Where to Go, Once You’re in the Vatican*. What that book lacks in audience size, I am sure it makes up for in audience interest.

You can learn *How to Win Friends and Influence People*, *The Power of Positive Thinking*, and *How to Keep A Man In Love With You—Forever*. And throngs of people are willing to shell out all sorts of treasure for advice in these areas.

This book is NOT another self-help book. It does not offer a “get rich quick (and easy)” scheme. While it is undoubtedly true

that the individual steps of the PEACE System are based on tried-and-true wisdom and supported by scientific research, receiving abundance takes more than simply understanding and implementing the System. The reason for this is that “Divine Mathematics” is infinitely complex.

By Divine Mathematics, I mean the way G-d considers infinitely complex factors when determining an individual’s fate. The intricate Divine system for running the world confounds our instinct to want to reduce life to a set of simplistic structures. The human mind finds a series of “if this... then that!” rules very appealing. We crave a world that makes sense and is always predictable.

We would love to be told how to “Do this one, easy thing, and you will get that **fantastic** outcome—guaranteed!” but, by definition, any such claim would be fraudulent, as it could never consistently deliver on its promise. The real world doesn’t fall into such neat “if this... then that” formulations. So, with this dose of realism front and center, we can now explore the PEACE System. While there are no guarantees that it will work for everyone in the same way, many will find it to be a potent and transformative life tool.