

## The Rabbi Daniel Lapin Podcast

**Episode:** *Cost of Having Kids Or Cost of NOT Having Kids*

**Date:** 02/16/24 **Length:** 41:13

### SUMMARY KEYWORDS

children, warriors, people, happy, years, jacob, pharaoh, cost, finances, ancient jewish wisdom, future, rabbi, life, dorian gray, family, oscar wilde, joseph, reflect, verse, father

### SPEAKERS

Daniel Lapin

### TRANSCRIPT

\*Transcripts are auto-generated and reviewed for accuracy, but there may be some errors in punctuation or words. Listen to the podcast at <https://rabbidaniellapin.libsyn.com/> for clarification

#### **Daniel Lapin 00:01**

Welcome, happy warriors and welcome to each and every one of you have the Warriors. Welcome to the Rabbi Daniel Lapin show where your rabbi reveals how the world really works. Yes, each and every one of you happy warriors, you and you and you, each and every one of you is a welcome part of our community of happy warriors. Happy. Well, that's because you are someone who has come to understand that happiness is not a reaction. It is a decision. You don't need outside factors to make you happy. You've decided that your default condition for happiness and success is a reasoned, determined, deliberate decision to be happy. And you're also a warrior. Because you understand that joyful success in life comes from struggling against the natural resistance, that in the nature of the world tends to obstruct and resist every step you make in the direction of self-improvement. I call it spiritual gravity. You try to get airborne, and it tries to keep you Earthbound. In every effort to make to improve any one or all of your five F's. It throws up obstacles and temptations. But as a happy warrior, you know, that every single victory you win, no matter how small, brings other victories in its way. And so that's why we are not just warriors, and not just happy-go-lucky is that we are happy warriors. And one of the things that happy warriors realize is that our ability to progress. Our success in our happiness depends upon our ability to impose our own restrictions on our own freedom. That's right. We're all happy warriors whether man or woman because to live productively, we know that we have to fight every day against the force of entropy if nothing else, we fight to maintain our possessions. We fight to build and maintain our family and our money, our body, our business, our professional career. God created a world in which chaos and disorder rule. And that's found in the second verse of the Bible. Genesis chapter one, verse two, the Hebrew word tahu boat has actually found its way into the English language during the 19th century. Life is a fight. That's a good thing. To stop fighting to stop seeking to stop striving is to die. And I think of our soldiers, not just warriors, but happy warriors. Because to throw ourselves into the fight for eight or 10 hours a day, six days a week. Well, to do that's one thing. But to do all that with a debonair smile on our, on our faces, and a jaunty pace to our strides to do all that while generating an irrepressible surge of happiness welling up in our soul. Well, that means we are spiritually grounded in everything that is life-affirming. We are devoted to our faith and our families, our finances, our fitness and our friends. Knowing that we can triumph over those who both intentionally

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and unknowingly promote a dark abyss of satanic, secular socialism, and all the many destructive and evil social pathologies that it generates. The phrase, happy warrior I took from a poem written by William Wordsworth, and the key lines read who is the happy warrior who is he that every man in arms should wish to be? It is the generous spirit, who when brought finds comfort in himself and in his cause, and while the mortal mist is gathering draws his breath in confidence of Heaven's applause This is the happy warrior This is he that every man in arms should wish to be.

### **Daniel Lapin** 04:57

And William Wordsworth died in the year 1900 and 10 years earlier than that in 1890. Died another writer by the name of Oscar Wilde. He died much younger. William Wordsworth had quite a long, long life. Oscar Wilde, not so much. I don't, I am not sure he made the age of 50. But he was an extraordinary Irish writer and about - well fairly late. Well, I don't remember the exact date. But he, he wrote a book, a story called The Picture of Dorian Gray. And the story is basically that Dorian Gray gets his portrait painted. And he is so taken up with well how good he looks. That portrait is it just shows him as beautiful and as youthful and as as vivacious and passionate as he was. And Dorian Gray just love the painting and love the the picture of himself. And he made a sort of deal. Okay, because when he, he made a deal, and it's not clear whether he made it with God or, or with the with the devil, but he made a deal, as he thought to himself, that he's gonna get older. And he thought even more than that, and this is where the book is so clever. He thought that he is going to be driven by sensuality, he's going to pursue pleasure, all his life. And he knew full well, that as time went by, not only would he get older, but the pursuit of pleasure. And the resulting eventual debauchery would come to more his face, and they will look not only older but uglier. And so he made a deal. He said, Look, I want to keep my face forever, regardless of how badly I live my life. And instead, will let by portrait get older, day by day. And every time that I become a little more depraved, and a little more decadent, and a little more dissolute, don't let that show up on my real face, let it show up on my portrait. And so The Picture of Dorian Gray, as time went by, began to reflect the kind of life that Dorian Gray lived in the kind of man he was becoming. See, because we all do grow older, whether you're 17 or 77. Each day, we are a little older, and hopefully a little wiser. And each day, we have a chance to re-relate to people and things and ideas in a way that we didn't necessarily do last week or last month or last year. This process, this process of re-relating to every aspect of life, in the context of our increased age and experience, is something that we happy warriors specialize in doing. And we do it effectively and above all, in helping others do the same thing for the best responses in our life for the best reactions for the best results. And so if you haven't yet done so, I invite you to formally become a member of our happy warrior community, and gain access to a vast library of resources, and more importantly, gain access to a community of people all over the world, who see the world in a way similar to you. And who also wants to get better and better at running their lives in accordance with how the world really works. Instead of fighting the forces of reality that so many people do, and when you fight the forces of reality, you lose. That's just how the world really works.

### **Daniel Lapin** 09:59

People got it. They get older, but sometimes their faces not only age, but their faces do become a little worse looking a little more dissolute looking, almost reflecting, an inner-decaying, of will and power. I'll

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tell you one thing that contributes excessively to an aging and less attractive face is complaining and whining, you know what I mean? Right, there are people who, when you cheerfully greet them, with a good morning, how you do, and what you get back from them, is a grown, and a wine and a grumbly. Face, and a list of complaints. As if you really want to know right? That attitude to other people, makes you look old, and an appealing, see, because there's old and very appealing, of course. And one way for us all to grow old and retain appealing faces, is not to have a portrait in our attic like Dorian Gray. But to avoid being a complaint. You might be interested in where the ancient Jewish wisdom on this pops out of the pages of Scripture. In Genesis, chapter 47, verse seven, an interesting thing happens. Joseph has become a supreme viceroy of Egypt. And he has set for his father back in the land of Israel is sent for his father to come and join him. And to live together with the whole family, the brothers and everybody in Egypt during the course of the famine, with Joseph has indicated is going to last for a certain number of years. So what happens is in verse seven, Joseph brought in Jacob his father, and set him before Pharaoh. And Jacob blessed Pharaoh. And then comes verse eight. And Pharaoh said to Jacob, how old are you? And Jacob said to Pharaoh, the days of the years of my journeys are 130 years, few and evil, have been the years of my life. And they are not attaining the age or the number of years of the life of my father. And he's thinking of Abraham and Isaac. And the question to ask here that ancient Jewish wisdom, poses immediately is what a strange thing for Pharaoh to say to prominent visitors meeting for the first time. This is the father of his most important aide, the viceroy of Egypt, Joseph. And the first thing he says to him, how old are you? Apart from anything else? It's rude. And Pharaoh surely knew that? What's this? How old are you like, who starts off a conversation with a new acquaintance? How old are you? But that's what Pharaoh did. And ancient Jewish wisdom says that the reason is, that Pharaoh in his mind's eye had figured out approximately how old Joseph's father was going to be. He knew how Joseph was. So you think that you know, he did find his age yet when Joseph's father stood before him? He gaped. Because he looked like an aged man. He looked much older than his years. And Pharaoh couldn't help himself. It's in my car. How old are you? And, and then Jacob gets a long, whiny grumbly answer, oh, 130 years, but they've not been good years, and I'm not going to reach the life of my father Abraham. Abraham lived 180 years. And then and that's, you know, that's, that's the end of it. Accepting that, of course, in about 20 verses later, in chapter 47, verse 28. We've got In fact, it starts in says, and Joseph lived in the land of Egypt 17 years, and the days of Jacob's Life were 147 years. And so, so there is his 130 when he stands before Pharaoh Pharaoh says, How old are you? And he gives a long complaining answer. It turns out when we examine back into life of Joseph, we discover that indeed, he is a little bit of a gambler. And, you know, and again, nobody ever suggests that any character in the Bible was perfect, not Abraham, Isaac, Jacob, not Moses. Each one has something to teach us. But never are we told, you know, imitate the life of Moses, you just try and be like Moses, we're not told that, because Moses had, it's false. Abraham had his faults, everybody. But our goal is to try and be the best we can be. That's what's expected of us. Meanwhile, it turns out that Jacob misses living as long as Abraham. By 33 years he lived 147 years. Abraham died at 109. And indeed, sure enough, he said, Oh, I'm not going to reach the age of my father. Well, ancient Jewish wisdom says that Jacob lost a year of life for every word of complaint that he uttered to Pharaoh. And so if we look at the verse, in which Jacob complaints to Pharaoh about his life, that would be verse nine, in chapter 47, verse nine, and it turns out there 25 Hebrew words. But if this statement of ancient Jewish wisdom is correct, that Jacob lost a year of his life for every complaint,

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for every word of complaint, then the verse containing his complaint should be 33 words, because he lacked 33 years, he lost the 33 years, he should have lived all the way up to 180. Isaac was all supposed to live up to 180, he lost five years for another reason. And he lived to be 175. But it seems that 180 was the preordained number of years for Abraham, Isaac and Jacob. And Jacob loses 33 years. But there's only 25 verses, excuse me, forgive me. And there's only 25 words in the complaint. And ancient Jewish wisdom provides the answer that sheds so much life on so much light on this question. It says that, pharaoh's Jacob was debited, one year for each word in the verse that Pharaoh employed in saying, My God, how old are you? But why should Jacob be playing? Why should you could lose your life for each word of pharaohs question? And the answer my dear happy Warriors is beautiful. And that is because it was his fault. We are all responsible for how we look how behavior does begin to be reflected in our faces. And our whining and grumbling and complaining gets reflected in our faces. And so because Jacob was a grumbler, he did look exceptionally old, much older than he should have been. And Pharaoh couldn't help himself, because he looked took one look at Jacob face. And he said, How old are you? And so therefore, it was Jacob's fault that Pharaoh said, How old are you because Jacob made himself look older by being a complaining sort of person. And so Jacob, rightfully must lose a year for each word of pharaohs on question as well. And so those were eight words, and Jacob's answer was 25 words for a total of 33. And sure enough, Jacob dies at 147 33 years short of 180. That is how seriously, ancient Jewish wisdom takes the sin of whining and complaining because it is seen as ingratitude to God. And I think I think that's true. And certainly, every happy warrior grasps this idea that no matter what troubles we're having, every happy warrior is grappling with challenges and problems. There is still so much in your life to be grateful for.

### **Daniel Lapin 19:52**

So at any rate, if you've never become part of the happy warrior community formerly then you should go To the happy warrior webs actually go to the rabbi Daniel lapin.com. Website Rabbi Daniel lapin.com www dot Rabbi Daniel lapin.com. There's two L's there. Don't Be careful. Be careful about that Daniel ends with an L. Lapin starts with an L L A P I N. And, and so put Rabbi Daniel Lapin all together .com. And you get to the website, and you will see a place that will enable you to join the happy warrior community. And I am eager to welcome you aboard. And to know that we are all trying to achieve the same thing. And we're all helping one another, try to do the same thing. In other words, excel in our five F's to struggle against spiritual gravity, and to try and be everything we can in terms of our five deaths. And so, in in The Picture of Dorian Gray, Dorian knows that his own depraved lifestyle will eventually make him look uglier. And that's why he made the deal that he will always retain his good looks. While the picture will age and reflect Dorian's debauchery. The book is terrific at the end of the story. Listen to this in the at the very end, Dorian Gray comes to hate the portrait for reflecting so accurately the horrible person he'd become. So he stabs the portrait hoping to destroy it and be rid of it. And then, when they come in, they find a damaged portrait of a beautiful-looking young man. And an ugly and decrepit old man lying on the floor, stabbed to death. great story a classic. It's so very true.

### **Daniel Lapin 22:13**

And so I tell you this whole Oscar Wilde story, mainly in order to tell you about one of his true sayings, that my father Rabbi A.H. Lapin used to quote to me again and again while I was a boy growing up.

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And here is his quote, and he always attributed it to Oscar Wilde correctly, this is something Oscar Wilde did, right. And the words are "a cynic is someone who knows the price of everything, that the value of nothing." That's another true thing that Oscar Wilde said, you get it. It's not good to be the sort of person who knows the cost of everything. Everything in life, he can tell you how much it costs, but he understands the value of nothing. Let me give you the best example of this. The best example is, how much does it cost to raise a child? Well, it turns out that there are dozens and dozens of calculated estimates to this very question on the internet. You are on the internet? How much does it cost to raise a child, shall we say to the age of 18. And you will see many, many, many different estimates. They seem to range from about 15,000 a year to more than 30,000 a year and even more. So in other words, to raise a child up to the age of 18. Well, it can cost you anywhere between \$250,000 and half a million dollars. So if Susan Lapin and I would not have had our seven children would now be up. What? Two \$3 million? Really? Do you think so? So, learning from Oscar Wilde in today's show, let's start asking ourselves, not the cost of things like children but their value. Let's not ask how much does it cost to have a child that let's start asking how much does it cost not to have a child? Right?

### **Daniel Lapin** 24:49

Everybody's saying what does it cost to have a child Whoa \$30,000 a year. Now, let's say what does it cost not to have a child, but in the same way, we could ask, Hey, what does it cost to own a car? What does it cost to wear nice clothes? What does it cost to keep them clean and pressed? What does it cost to eat more than beans and rice? What do restaurants cost? What are the occasions cost? What did leisure activities cost? What do all of these things cost? And the answer is, they all cost something. But somehow or another, everyone takes for granted that there's a value in eating nice food. And there's a value in wearing nice clothes, and there's a value in keeping the clothing look nice. So there's an answer to all of those things. Because if we said, No, not, you know, don't say what does it cost? To eat nice food into a nice clothes? Save yourself, what does it cost not to? And, you know, you can quickly answer. So does it cost to raise children? Sure. Of course it does. But nowhere near those estimates, you could spend that much if you wanted to. But you surely don't have to. I mean, we pass clothing down from children to children. Now, four of our children share initials. And that was not deliberate to enable them to pass down initial clothing, but it didn't hurt. So does it cost to own a car? Yeah. But owning a car makes it much easier to earn more money, obviously, right? You can be an Uber driver, or you can get to work on time. Or you can travel from customer to customer. So yes, obviously of cost to own a car. But ask yourself what it would cover wouldn't cost you not to own a car. Am I saying that having children makes it easier to earn more money? Of course I am. I'm not saying that the reason for most of us can't children? Of course not. The reason is the completion and the joy, that having a family of your own groups. But does having children help you create more money? Absolutely. What's the question?

### **Daniel Lapin** 27:28

It's obvious, very much so. We wrote an entire book, explaining the way that family and finance interact. The book's called The Holistic You: How to integrate your family, your finances, your faith, your friendships and your fitness. The book explains how to very effectively use the fact that faith and fitness and friendships, as well as family and finances all interact, and have an impact on one another.

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However, for today's show, we'll look chiefly at the connection between children and finance. Okay, so in order to do that, let's and by the way, the book *The Holistic You*, just go on to whatever bookseller you like to use and order it, order it in an audio form, order it in a given ebook form, easily, easily available, it's called *The Holistic You*.

### **Daniel Lapin** 27:37

And it's how to integrate your life and, and make use of the fact that these five key components of a happy and fulfilling life or do interact with each other. And if you don't know how they interact and how you deploy them to improve one another, you're wasting a large part of your life energies. But for today, we're just looking at how children actually do help you make more money. Look, creating money can only be done through consensual transactions between human beings. I've spoken about that in many, many shows. And I that is found in books like *Thou Shalt Prosper* and *The Business Secrets from the Bible*. I've written a lot on that part of the process of making money. In other words, you've got to you want to make money, you've got to provide something or do something that other people know or discover that they want from you more than they want the money that you are asking for in exchange. That's, that's the whole secret. In one sentence, I've just told you how to seriously start making more money now. You got to provide something or do something that other people know or discover that they want from you more than they want the money you're charging for whatever it is you're providing. So the first thing that children do, to help make it possible for you to know more people, and find out how you can serve them, and to indeed, have them like you and know you and trust you. Number Number one, I'm giving you three reasons how children, having children, makes it easier for you to make more money. Number one, children greatly increase your sensitivity to the feelings of other people. You, you become a more appealing and sympathetic person. And other people feel this and enjoy interacting with you more.

### **Daniel Lapin** 31:40

Now children themselves. Of course, children themselves, start off quite oblivious to the feelings of others. And as you teach them, you're also teaching yourself a little child, child can't even speak properly yet. And you're already teaching the child to utter an expression of gratitude when they get something. Be a grateful person. Well, you can't help becoming more grateful as you're teaching your child to be grateful. And as a result of that, it helps you not be a whiner, because when people say good morning, how you doing? You don't say, Oh, my goodness, what a week I've had, you don't do that. You put a smile on and you say couldn't be better. Thank you. Even if, in your heart, you know, there are a couple of things, you're very eager to be better. Just ask yourself, Who would people rather spend time with somebody who whines and grumbles Oh, I had such a terrible week. I mean, people don't really want to know, even though they said how you do it. But you don't know that. So you go and try and bring them down and drain every bit of energy from them. Obviously, they don't want to meet you next time. But as a result of having children, you learn gratitude, you learn sensitivity to the feeling of other people, and you become a more likable person apart from anything else, since you're not doing any grumbling and whining and complaining, your face starts looking younger. And that's also appealing. Number two, children increase your sense of time, past, present, and future. Now children, of course, themselves, live entirely in the present, right? It's our job as parents to gradually customed



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them to the truth that humans live in a dynamic time continuum. Meaning that, that, that, that our actions in the now link our pasts to our futures. You understand that? It's our actions today. That link tomorrow, excuse me that link yesterday to tomorrow. Having children makes us far more intuitively aware of past and future because children all of a sudden, bring the reality of the future into your life in a way that people without children never have. They know it intellectually but not emotionally. And so people who have children radiate a sense of awareness of the past and the future. And what's more, being aware and understanding past and future, not just living in the present as so many people do. overgrown children mostly I think you'll agree It makes us much more capable of creating things and selling things that real people really need. And that's because real people spend far more money because of the past in the future than they do only for the present. They buy investment and insurance products, because of the future. They buy prestige and luxury items, because of where they came from, and where they wish to get to the past and the future. Birthday parties and birthday gifts are attributed to the past, and so much else, children give us a much better shot at being a compelling business professional, because of the renewed sense of the future and the past, that living with children gives you. And so. So number one was children increase our sensitivity to the feelings of other people. Number two is that children help us develop a realistic sense of the reality of time, that the present is really no more than the actions that convert the past to the future. And children help us become aware of that in a deep and real sense. And then, thirdly, children greatly increase our social envelope. What do I mean by that? At speeches and appearances, I often ask for, you know, 10, or 12 volunteers from the crowd to come up on the stage. And then one by one, I asked them to count their most important non-family relationships, just you know, give me a rough figure go through in your mind, how many people are important to you? Who are non-family members. And, and people, you know, on the stage there, they sort of doing a mental count. And it doesn't have to be exactly after purchasing and an idea of how many friends and important non-fan relationships you have business associates and so on. And then awesome to go through the people that just counted. And tell me how many of them was the relationship originally launched, because of your children, you know, parents of your kids, friends, people you met at PTA, and so on. There's no doubt about it. Children help connect you to the community. And children also help you connect far more broadly. They are amazingly effective little connectors. And so that's reason number three, that having children increases your earnings increases your ability to make money. It's it's a very real thing. So yes, does it cost to have children? Yeah, naturally, just like it costs to eat at restaurants and the cost to own a car. But just like you can choose how much to eat out, and what car to drive, you can decide just how much to spend on your children. The only differences we tend to eat out and we tend to buy a car based on our financial resources. We don't choose to have children according to our finances. No real human being says, Well, you know, I,

**Daniel Lapin** 38:45

I only have about a discretionary at most \$30,000 a year. So that's one child. So I can only afford to have one child, nobody does that in the real world doesn't work like that. We don't have children according to our finances. They are too essential to our lives in more ways than we can even ever fully understand. We're just out our budgets and our spending according to our resources, and we surround our children with security, love, and education. That's what we do. And so, Oscar Wilde is a good reminder. Don't be somebody who knows the cost of everything and the value of nothing. And

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particularly when people talk about, oh, you know how much it costs to have a child. Sometimes he was old, you know, the cost to the environment of having a child was some other equally sick and stupid things. Just turn it around in your head. You know, life's too short. To argue with people like that, but for yourself, you turn around and say what is the cost of not having a child? What is the value of a child to the world in to see things in an entirely different way. And so a happy warrior is a person devoted not just to their finances, not just to their faith not just to their physical fitness, not just to their friends, but also to their families. That's what it's all about. And so they're happy warriors. Thank you for being a part of the show. Thanks for helping get the word around. If you haven't subscribed, please do that. Subscribe to the show that you hear about a twin, ever the new one posts. And be sure to join us next week. And until then, I want to wish you a week of growth. A week that we should all move onwards and upwards in our families and finances, our faith and our fitness and our friendships. I'm your rabbi, God bless.