

The Rabbi Daniel Lapin Podcast

Episode: *5 Tools For You To Conquer Inflation And Prosper*

Date: 03/29/24 **Length:** 50:49

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SPEAKERS

Daniel Lapin

TRANSCRIPT

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Daniel Lapin

Greetings, happy warriors. And thank you for being here with me on the Rabbi Daniel Lapin show where I, your rabbi reveal how the world really works. Thanks for all you do for the show, thank you for your help him promoting the show. And yes, if you haven't subscribed yet, I'd certainly appreciate it. If you do that and like it and make sure that you are on the subscription list, you might also want to join our band of happy warriors. And you do that, at the website, wehappywarriors.com WeHappyWarriors.com. Or you can also go to RabbiDanielLapin.com. Yes, RabbiDanielLapin.com. And subscribe that way and become a formal member of the community of happy warriors. And that way you can gain inspiration from others. And just as importantly, you can provide inspiration to others. Also, a be aware of the book that is now available, *The Holistic You*.

Daniel Lapin

But let's get right onto the subject of how to make inflation irrelevant to your life. Right? How do you conquer inflation. And I have to say that one of the ways in which I know that evolutionary biology does not provide the entire comprehensive explanation for human existence is because we are unique among all life forms on the planet in so many different ways. Most importantly, we are unique in the ability to course correct, to redesign our lives more than once numerous times. It's only the human being, no cows, no cats, no camels and no kangaroos, but only human beings are capable of doing something which I'm sure you have done yourself regularly. And that is I'm not happy with the contours of my life. I'm not completely content with my life's landscape. And the book, *the holistic view*, of course, provides you with a blueprint for evaluation. Because the entirety of your life in all its satisfaction and all its happiness, and all its joy in and all its potential is captured in the five F's, your family, which has everything to do with your relationships, your blood relationships, your relationships that come about, because of a sexual relationship between your grandfather and your grandmother or whoever, including your own private life, all of that falls under the category of family. And if that is not thriving, if that is not in a satisfactory state, you feel a little despondent, you feel a little forlorn, perhaps it is subconscious, you may not necessarily walk around with a long, sad face. But that's an area of life, you need to be thriving in your finances, and all your relationships having to do with finance, whether

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it's your bank manager, or customer or a client, or a loan officer, or a vendor, whatever it is, all the people that play a role in the financial part of your life, those relationships have to be good, the the there has to be enough of them to make sure that the revenue that flows is correct the right amount. And your friendships. Right, that's important. Your Fitness that's important, your physical fitness, your faith, and all of these things interact with one another. And so you might well be saying to yourself right now, you know, my social life is dead. Other than connecting with people on social media, I just I never get together with real-life people. So okay, great. That's got to change.

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And perhaps at the same time, you've got to be looking at your fitness and you've got to be looking at your finances, because they all interact with one another in the deepest and most mysterious ways imaginable. Got to be aware of that. And in so doing, you're able to do an assessment of your life. How happy am I how content am I with my family life, my social life my friendship life, my financial health, how happy am I in all these areas one by one, you analyze them and you say, You know what? Time for a redesign time for a reset time to make changes. And that's what human beings can do. We are remarkable in that way. And we do it, and you have done it and you are going to be doing it again. And, you know, maybe now is actually a really good time to determine, yes, I really can make significant changes, changes that will be good changes that will give me a better life changes that will enable me to make the most of my fleeting time. And so in order to do that, you ask yourself, How are each of my five F's doing? How's each F doing? And you evaluate it, and then you put together a comprehensive plan. Now, I'm going to speak mostly about the finance side, add today, because inflation is a reality. And I want to tell you that, you know, I regard as my solemn and sacred duty to reveal for you how the world really works. And that means that we have to be committed to the truth, no matter how unpopular, right live, not by lies, said Alexander Solzhenitsyn. And, so we've got to accept that inflation figures are quite different from what the Bureau of Labor Statistics admits, because that is a government office. And it has the ability to massage numbers to get the desired results. See, everybody wants to please their superiors, everybody wants to please their boss. Everybody wants to make their boss happy with them. There were things that were done by people associated with the Clinton administration in the United States of America from --What was it 1992 to 2000? And what things that happened that allowed the use of the phrase plausible deniability. In other words, nobody was able to track any point at which either the President or his wife instructed people to do certain things. But those things happened. And people knew that they were what the President and or his wife wanted to see happen. And the most famous example of this tendency, which is, you know, the tendency which lets the boss and the superior, perhaps ultimately say, Well, I didn't know he was going to do it. I didn't tell him to do it. But of course, everyone knew that that was exactly what you want to done, even though you never actually set it.

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And the story goes that Henry the Second of England was in a huge dispute with Thomas Becket, who was the Archbishop of Canterbury, and this was early in the 12th century. And it was a it was a fight about power and control. Was the monarchy going to have certain powers, including over the church? Or was the church going to be able to retain power exclusively over its own domain? And at some

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point, there are many different variations of the phrasing. But at some point, King Henry the Second of England was reputed to have said something like, Will no one rid me of this turbulent priest? Or some people say, Well, nobody rid me of this meddlesome priest, but he certainly didn't tell anybody to do anything about it was just an expression, right? But what happened is four knights immediately went to Canterbury, where they murdered the Archbishop of Canterbury, Thomas Beckett. And, it continues to be an expression today, meaning something along the same lines, of course. And so that that's all that we're sort of talking about here. Which is that everybody understands that the President of the United States Joe Biden wants to be able to give low inflation fears because the country has been tormented by unconscionably high inflation figures, since COVID. So since 2020. It's so easy for a government department with very limited oversight to provide exactly the numbers that their boss the President wants to see. And then those numbers are distributed, and they become the official numbers. And they become the basis of the CPI, the Consumer Price Index, in which people Social Security payments are based. And all kinds of policies are based on the CPI on the consumer price index, all of which is delivered by a government department who answers and gets their funding from the Administration of the President. So I'm telling you all of this just to to arouse in you what I believe to be a healthy skepticism about official numbers, official statistics. And, as always, I commend to you to trust yourself, trust your own eyes, trust your own experience, trust your own wisdom, far more than you should blindly trust experts, spokesman, officials, authorities, scientists, managers, and so on and so forth. You know, be be aware that when things are quoted in order to support a desired outcome, like climate change, and global warming and rising sea levels, just be aware that who will rid me of this meddlesome priest is the the mechanism that makes these things work, and makes the results come out? In exactly the way the boss wants them to come out.

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And corporations, large corporations have been doing this for years, you know, you don't even have to go back to the Enron debacle. But even more recently, what happens is that the perhaps it's the CEO says to the Chief Financial Officer, look, we need figures that are going to encourage investors, we need figures that are going to encourage Wall Street, we need figures that will encourage the private equity people. And so is there any way you can show profit figures of above this amount? You know, and and sometimes it doesn't even have to be as explicitly stated, because the CFO is chief financial officer knows, as clearly as anybody else does, that it's possible, the entire viability of the company depends on an influx of new capital. And that can only be obtained. And so the numbers get massaged, and they get adjusted. And you decide what year to take certain write offs. And you decide what year to take certain depreciations. And there are certain flexibilities allowed by the law and you learn exactly what works best for you at this particular time. And outcomes, the figures just the way they need to be. So we have to be aware of these things. And, and you've got to you've got to realize that there are other factors as well, for instance, the way the CPI is set up, and it's constantly being adjusted by the way the constant change has been made. But one of them is the whole problem of substitution bias. So the way the CPI experts look at this is that, you know, four years ago in 2019, you were buying steak once a week for your family. But now, your your budget is such that you can't afford steak once a week, you reduce the steak once a month, the rest of the month, you buy, shall we say mincemeat which I'm sure is a lot less expensive than prime grade steak. And so the CPI folks say, Hey, no problem. Look,

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the family is spending the same amount on meat that they did in 2019. So good in that particular little section of the CPI index has been no change, no inflation. And by little tricks like that it's brought down the fact is, the quality of your life has deteriorated. You've either maintained the quality of life, in which case, it's revealing the true level of inflation or you are reducing the quality of your life and you are managing on the same sort of money even though prices are higher, and packages have shrunk and so on and so forth.

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Also, a lot of things don't get counted in the CPI and things like insurance things like any money that you go towards that go towards you or investments and savings. And bottom line is that the serious and real change in inflation, what has really happened is, and again, I can't show you numbers other than my own personal calculations, which you can do yourself. It's easy to see what gasoline cost four years ago and what it costs now, what diesel costs then and what it costs now. What milk and eggs - check eggs, you know, and that means that if you buy a doughnut, or or a cake, which uses eggs, well, the price of that has gone up. My assessment, and this is very conservative, I could easily make a plausible argument for a much higher figure. But I'd say that at from this date in 2020, which would be for just about four years ago, beginning of 2020, just as the harshest crackdowns on account of COVID. Were beginning till now, at least a 20% inflation rate, at least, maybe more, but at least 20%. That's for sure. And, you know, as usual, we have to remember, we've got very limited power to regulate or control the behavior and the actions of other people. This is true, whether you're raising children, or whether you're working in a company or whether whatever you're doing, but your maximum control and influence is over yourself. And, you know, we can't control politicians, we can wave a defiant fist against the hidden governmental malfeasance that causes inflation. Yeah, printing money, very tempting, very lovely. It's terrific, to be able to spend lots and lots and lots of other people's money without even officially having to tax them for it, you can take it from them surreptitiously, by printing money. And that way, the profound immorality of forcing the next generation of children to pay for the spending on this generation. And so yeah, you can, you can try and vote the scoundrels out to the next election. But none of these things are going to help our basic problem, which is that maintaining our lifestyle is now costing, say 20% More than it did three or four years ago. So the only alternative is we must increase our revenue, we have to, by 20%. If inflation steals \$1,000 from me, and I say, let's say I win \$1,000 in the lottery, I am made whole, inflation took \$1000 from me, the lottery gave me \$1000. So there's been no change. That is the only way to defeat inflation. Now, by winning the lottery, that's not what I'm talking about. But the only way to defeat inflation is to bring in more money than inflation is stealing. I know of no other way to do it. Now, I'm going to ignore the possibility of reducing your standard of living, that's always possible. But I'm putting that as a last resort. Because it's it's a sort of emergency tactic. Reducing your standard of living is a step ahead of despair.

Daniel Lapin

Reducing your standard of living causes despondency, and a general feeling of personal malaise. I'm sliding backwards, I'm not moving forwards. I'm shrinking, not growing. This is not conducive to creative thinking and bold strategies. All of that means that we have to increase our revenue by 20%. Now, the one specific exception, where reducing expenses is good. I will tell you there is only one exception that

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I'm thinking of I'm aware of, and I'll tell you about that in a minute. And so if we're not going to talk about reducing the expense side of your budget and of your life, then we have no option but to increase the revenue side. How do we do that? Well, with two choices, we can increase the time available each week for productive endeavor. So say you Work a five-day week. So that means one day is 20% of your workweek. So roughly speaking, if you could find another day, in the week, add an extra day of productivity each week, and you'll break even. So now you might say, well, that's reducing my quality of life, not necessarily, not necessarily, because the overall impact remembering your five F's, your overall impact, could well be a dramatic increase in the quality of your life. Because the quality of your life depends about how you depends on how you feel about all five F's finances, family, faith, fitness, and friendships. And so adding the value adding the equivalent of another day, to your week, so you're essentially working, instead of five, eight hour days, for 40, you're working six, eight hour days, or any other combination, that gives you 48 hours of productive work a week. There's another way, the second way is, we can make each hour and each day of work every week, quite different in terms of productivity, producing 20% More money, per each hour or day of work. And again, you break even. So this approach says, Okay, now I'm still going to continue working five days a week. But I'm going to do different things, I'm going to do things differently, I'm essentially going to be more efficient, more effective, more productive. And so the money that I earned in 40 days, excuse me in 40 hours, in a five day, week, 40 hours a week, I'm still going to do that same work. But now I'm going to produce 20%, more perfectly feasible, perfectly practical, it just needs a plan, it can be done. Or, of course, a combination. I'm going to work a few more hours a week, and I'm going to make every hour count in a different kind of way. Alright, so those are ways you got to start this off. And this is it's very serious. I mean, if you are if you are really serious about resetting your life, if you're serious about redesigning the landscape of your life, then what you have to do is you have to now do a very accurate, honest, excruciatingly searingly honest evaluation of where all your time goes every week. Now, if you've never done this exercise, I, your rabbi recommend it. For many of you, it'll be painful, be uncomfortable, it'll be almost intolerable. But if you can make yourself tolerate it, and arrive with a spreadsheet that shows you on a Sunday, Monday, Tuesday, Wednesday, Thursday, Friday, Saturday, from you know, 6am to midnight, every day, and from 5am to midnight every day. And you are able to really, honestly do this evaluation, and end up with a spreadsheet. You are well on your way to redesigning this part of your life going forward from now. But when you've done that, and you spend a little time studying and analyzing it, guess what? You're going to be able to figure out, calculate add up all the time each week that you give to non-five F items. See what I'm saying? Is that actually, the overwhelming majority of your time, if not all of it should go on your five F's. The majority, if not all your time should be devoted to things that improve your finances, your family life, your faith life, your friendships, your social life, your physical fitness, that's what your time should go on. And so take a look. And again, with searing, painful honesty, take a look to see how much time goes on entertainment. Now, be aware watching a screen does nothing for your fitness. You know, going to the gym does so obviously that's the difference. Going out to eat And here, I'm worrying more about the time that I am about the cost. That's, that's something different than I'm not focusing today on cutting expenses, I want to try and avoid that if we possibly can, okay. And so, going out to eat is very time-consuming. Very much. So Right? It takes time. It just has, you know, you phoning up and making a reservation and you drive there, you take transport, wherever, and then the meal takes a long time, because it becomes much more of a social

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event. And so you got to be aware of how much time you're doing that. Now, you'll pardon me, and I guess I'm thinking here, mostly of single males.

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But if you are a single male, then I want to urge you to very seriously, make sure that in your time assessment spreadsheet, you very honestly, add up the amount of time you spend each week seeking female companionship. Okay, it's very real. And you'd be, I think you're going to be surprised at how much time you spend doing that. And by the way, if you don't spend any time doing that, then you're giving me other reasons to be concerned for your welfare. And so if you are a single guy, here, and you're interested in defeating inflation, by increasing your revenue now, by 20%, here is the best first piece of advice I can give you. Are you ready? So I'm going to be easy for you to hear this. And so you might have to think kind thoughts about your rabbi while you're listening because your first instinct is going to be to revile me and everything I'm telling you about, okay, you're a single guy, you want the best piece of advice I can give you. I'm only gonna spend a moment or two on this, but I'm going to give it to you straight, in one word, marry, just marry. And everything changes. The amount of time you spend going out to eat out vanishes, the amount of time you spend seeking female companionship vanishes. It's wonderful. Now, because I know that some of you are going to be saying, you know, look at our rabbis taking leave of his head of the senses. What do you mean, marry? You know, you don't you think I would, if I had met the right person by now. And those of you who are regular, longtime listeners of the Rabbi Daniel Lapin show, well, you know, what I'm going to say, who you marry, is really, really not nearly as important. As the clarity, commitment and concept of marrying. I understand. You have been thoroughly indoctrinated to believe to deeply believe in the innermost recesses of your heart, that picking the one person picking the one picking the right girl is, is crucial. And last week, I spoke about the number of people who attribute the failure of their marriages to having picked the wrong person. No, that's none of that is true.

Daniel Lapin

It's really not Disneyland and romantic comedy time. It's really not the the the single one person you got to find and the whole reason you're not married is you haven't found that person? No, that's not the reason is because you lack clarity, commitment and concept. That's all. And so try and erase that video, from your mind, the one that says yes, I'm just looking for the right person to get married, because that's not true. And as bad as it is to lie to other people, it's even worse, to lie to yourself. And so, please believe me, that right now, within 50 miles of where you are, there are 742 possible women with whom you could build a wonderful shared life. And that number is calculated by scientific experts. And you know, you have to trust anything that scientific experts say. And that's only within 50 miles where you are, extend the range to 100 miles and it becomes 12,796 possible women whom you could marry and have a wonderful life with 12,796. Again, that figure, calculated by government authorized experts using the latest scientific techniques. That's how we know the number. So there it is. There are women that you could find in the next seven days, whom you could marry. And provided you are man enough to take responsibility and accountability. And you are willing to provide the leadership. And you have the clarity, to be able to explain to this woman right from the outset, what this is all about. Don't waste time on endless dates, your time is too precious. You've got to defeat inflation, you have to

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increase your revenue by 20%. It's absolutely necessary. So not a lot of understates what you have to say, can be said to her within the first two dates, which by the way, should be talking dates, not doing things dates. Right, if you don't go skydiving, you don't exactly have great conversations. While you're skydiving, it's not an appropriate date for these circumstances, got to be dates where you spend a lot of time talking. And I want to give you another piece of guidance. The second or third date, should be a double date in tandem with a couple that has been married for for a few years, a couple whose marriage you admire. And above all, a couple whose home you would like to emulate in your own home. So gentlemen, if you do not have such a couple in your life yet, then that's step number one, you've got to have a couple like that. Because you want to be able to expose them to a girl, you are seriously considering marrying. So you got to acquire a couple like that in your life. It might be a relative, it might be somebody else, but it doesn't matter. That's what you need to do. So talk to your pastor, talk to your rabbi, what you don't have you don't have one of those either. Well, then that's where you must start, obviously. And because, well, it's obvious. So there's really no reason why you shouldn't be married before the summer. Right? I'm, I'm recording this to you late in the month of March. And so what's wrong with a June marriage, you find find somebody now, date for a couple of weeks, get engaged, plan a wedding get married in June, and you are in a position to make the most of the second half of the year. 2024 be incredible. You know, don't don't hesitate. Because if you are still a single guy, then you are treading water. You're not You're not progressing in your life. You're not making any headway at all. So, you know, it's a truism and, and I'll say it anyway. And that is you will truly be shocked at how much more time and focus you have, let alone how much happier and how much more joy will be in your life. But today, I'm speaking primarily financially, even though I'm always focused on all five F's.

Daniel Lapin

Nonetheless, if you are still a single male, and you are interested in increasing your revenue, now, by 20%. Then I've just told you some really important information. But now moving along from there, I want to tell you now, the five things that you have to keep in mind the five things you have to be thinking about in order to make sure that you escalate your revenue by 20%. Not next year, the year off, no now. First of all, you have to spend some time filling yourself, filling your mind and your heart with a deep conviction in the dignity and morality and goodness of making money. And the reason happy warriors why this is so important is because no decent person can ever really succeed and can never really throw themselves wholeheartedly into any endeavor, which deep inside they consider to be morally reprehensible. As long as you believe this is about taking money not making money, you're not going to be able to easily increase your revenue by 20%. You are unnecessarily handicapping yourself. And so you've got to do a little bit of reading about this man, I recommend our book, *Thou Shall Prosper: The 10 commandments for making money*. That will help you. And there are also many other places you can search and read about to get to understand that if you are not going to point a revolver at somebody's head and say, Give me your wallet, then the only other way of getting people to transfer money from their hands into yours is by you exchanging by giving them something either your work your skill, your effort, your services, or goods you have created, that are more valuable to them than the money you are asking. And when you think about it, that's how every single transaction in the free market occurs. If I go into a store, and buy a bottle of orange juice, in my mind, I've already done a little

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calculation of how much that bottle of orange juice is worth to me. And when I decide that its price is less than its value to me, then it's a no-brainer, I go and do it, I don't have to think twice about it. Because it's worth more to me, its value to me, is more than its price. Now, just in those few words, I've said something already very profound. And very important the difference between price and value. And these are things that it's worth your while spending some time trying to understand. That's why I said when you've done your spreadsheet, assessing your time, how you spend your time, you will discover that there is time in that week that you could devote to becoming a master of this insight that making money is honorable, good, moral and dignified. It's a positive thing. When people voluntarily hand money over to you because you are doing something worth more to them. How wonderful is that. And your efforts will be greatly blessed, greatly enhanced, greatly increased, once you have got the idea firmly embedded not just in your head, but your heart as well. Because the way you name a price to somebody is very different. If you are filled with a conviction of the value you're delivering, then if you doubt it,

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if you are filled with a conviction negatively, that you are taking money from your customer or your client, you're going to find it very hard as a decent happy warrior, you're going to find it very hard to name that price. In terms of proposing a deal to somebody being able to go up to somebody and say, you know, I've noticed that you are doing this thing the following way. This is the way you're arranging transport for your family or I noticed this is the way you do your shopping or notice. This is the way you whatever it is, I've got a deal for you. I think I can save you money. Let me present to you can we get together for coffee later this week? And I think I can save you money. Maybe that's your approach, maybe it's something else but whatever it is, you make money when another human being engages in a voluntary transaction with you from which both parties benefit. And the way in which you propose it. The way that you sell it to the other party is dramatically different. When you know in your heart of hearts, that you are doing something good and wonderful and beneficial. And so that's worthwhile getting clear. That's number one.

Daniel Lapin

Number two is work on building without your friendships and your networks of connection, that's what you have to do. You got to build it out. And you got to be methodical about that. Alright, there is no question that if you look at your time assessment spreadsheet, you are going to discover that there actually is time where you could and should be spending it with people, and you're spending it alone. Not good. You need to engage with people. And you need to extend a hand of friendship wherever you possibly can, you have to go out of your way. Because everything is interconnected, even your physical health. And certainly your finances are impacted by your friendships. And so you want to expand that, by the way, nothing expands your circle of friendship, like having a wife if you're a single guy back to that theme. And so, by the way, one of the ways of extending your circle of friendship is by becoming purposefully charitable. You know, people often say, Well, if I had more money, I'd give charity No, it doesn't work that way, you muddling up causing effect. And so start giving away 10% of your income now. And you're quickly going to find that you are going to connect with people through the act of charity, somebody's going to be aware of it. And you know, don't give charity anonymously, because it's

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good to give charity with your name. And with awareness. It's not it's not There's nothing bad about it. On the contrary, it helps to encourage other people to join on and become part of the program as well. And so you know, maybe it's, maybe it's joining an organization that raises charity for a good cause, whatever it is, but you will discover that as you become known as a charitable person, person who gives away some money, you will discover that that increases your circle of connection. So do whatever it takes to build out your friendships, and enlarge your networks of connection. That's number two.

Daniel Lapin

Number three, don't search for money, search for people to serve, and search for ways to serve them. The money will come by itself. This is perhaps with these all important, but this is very important. Don't walk around in your subconscious saying to yourself, in your inside you. You know, 20% of my income is another \$2,000 I gotta make another \$2,000. How do I find 2000? Not know, once you've done the calculation of how much you need, put it aside. And now your focus is? How do I find more people who I can serve? And how can I find more ways to serve them? And I know some of you are gonna saying, Well, I have a job, I go to work and I work at my job from eight to five, there is no way to increase it wrong. You got to think out of the box. And yes, they're always if necessary, it might involve a side gig, maybe you have to start a small part-time business that requires very little in the way of investment don't go high risk. You don't maybe it's just using your your spare time. I don't know let's say you have had an hour certainly you spend a certain number of hours a week or a hobby. Maybe that hobby is something that can become money-producing. I know somebody who went who went commercial on his hobby of woodwork. He used to make things and he made a beautiful cradle for a newborn baby. And he made it for his son and daughter-in-law. But people saw it. And he suddenly realized people were willing to pay for that. So he still had his day job. But evenings and weekends, he started producing baby cradles. Lovely baby cradles, by the way beautiful. And that's what he did. And the word spread. And what's more, he discovered ways of making better baby cradles and speeding up the building of them. And here's a guy who just suddenly he never even realized he was sitting on a goldmine all the time. And so, you know, brainstorm with friends brainstorm with family. A but some way or another, you do have the capacity to serve to find new ways to serve people. And to find new extra people to serve, the money will come by itself, I promise you.

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And number four, start thinking of yourself not as an employee, not as a wage slave, not as somebody struggling to stay on top, just start thinking of yourself as CEO, Chief Executive Officer of your own company. In your own mind, you can call it whatever you like, right? The John Smith Corporation, whatever your name is Kohler, whatever you like, you don't have to do anything official, I'm not saying you should go out incorporate, I'm not saying you should get legal work, no, just start thinking of yourself. As somebody who is building an enterprise, you're not just trying to keep body and soul together this week, you're not just trying to pay bills this week, you're trying to do more than that. You're trying to build your company. And when you start thinking that way, you start taking responsibility for your finances, in a completely different way. Something that you perhaps have never done before. But that's what we're talking about resetting the contours of your life. And defeating inflation is a great first

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step. And so start thinking of yourself, as somebody who is running an entire enterprise, you incorporated your company.

Daniel Lapin

And number five and final one for today is start learning about money. See, as long as you are a wage slave, as long as you're an employee, you know, you got paid your money, your tax got deducted, you put it in your account, you paid your bills, and onto another week. Yeah, that's not that's not living. So, start knowing money, devote a little bit of that time you're discovering every week to reading about finance. It's at first gonna be boring. And you're going to want to much more enthusiastically read about things you're interested in, you'd love to do that. Now, force yourself to do it. Because little by little terms will become familiar to you, complexities will become simple. And strategies will begin to make sense. While you're at it, learn to read financial statements. And it's easy to do, by the way, again, you'll get a big kick when you can do it. And when you can fluently read a financial statement, you will be as excited as anything, because it'll show that you are on your way to becoming CEO of your corporation, that you are on a new growth trajectory, that you are going even beyond defeating inflation, you're going way beyond that. And indeed, that really is exactly what you are capable of doing. You really could.

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And there's absolutely no reason for you not to do exactly that. So I do hope that you resolve to actually modify the landscape of your life, that you reset your life now, because remember, we are not ant eaters or odd Fox. We are not beavers, or badgers or buffalo. We are not camels or cows or cats. We are human beings, creatures touched by the finger of God. We are creatures capable of the most dramatic transformations of ourselves and of our lives. No other creature can do that, but we can. And so just think for the moment how different your life would be. If you successfully complete completely re-sculpted the contours of your life along the lines that we've been discussing in this particular show. Become a happy warrior and be sure to let me know because I am looking forward to hearing of many, many, many stories of success, achievement and happiness on the parts of so many of you happy warriors who are capable of making these changes in Your Life, and what's more, are actually going to do so. Those of you whose resolve is really resolved those of you for whom when you say, I will do it, it's as good as done, you are actually going to do it. How wonderful would that be? So, embark on this dramatic, exciting adventure at this juncture of your lives. And I wish you nothing but huge enlargement in those five F's of your life, your families in your finances, your fitness and your faith, and your friendships. I'm Rabbi Daniel Lapin. God bless.