

## The Rabbi Daniel Lapin Podcast

**Episode:** *Important Things You Never Knew About Money*

**Date:** 06/17/22 **Length:** 46:14

### SUMMARY KEYWORDS

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### SPEAKERS

Daniel Lapin

### TRANSCRIPT

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

Welcome all you happy warriors to the Rabbi Daniel Lapin show where I, your rabbi reveal how the world rrrreally works. And the one way the world really works is that fools do not become geniuses overnight. And number two track record really counts. If somebody has been making an almighty mess of things up till now, there really is no reason to assume that his pattern in life is going to change dramatically. And so as I prepare this program for you, in the middle of June 2022, you probably might have noticed that you do not hear much of Ukraine on the pages anymore. No longer are celebrities agitating for more money for Ukraine. Even the officials in the Democratic Party, who so eagerly shoved \$40 billion of money at the Ukrainians While America is suffering with inflated currency and rising prices everywhere, with interest rates, just having pushed up another 75 basis points. And so you'll notice you're not hearing the cries of triumphalism from Ukraine. Oh, the victories of the genius of Zelensky Oh, he's decimating the the Russian military? Have you noticed that that's like all gone from the front pages? You don't hear that anymore. And you might wonder why that would be. And so your rabbi will give you a very brief little insight on that, before we move on to well, things that are more relevant to this podcast to this show. And the reason for that is that for the let's let's put it this way. Everybody, Russia, America, China have all been working for the last few decades, on 21st century warfare, space based weapons, and drones, of course, old hat, that a person sitting at the desert in Nevada blows up a terrorist car in the Middle East. All of this is what we've been doing. Now, one of the reasons many reasons that America did so badly in Afghanistan and other parts of the Middle East, is because if you are geared up for a 21st century battle, and your enemy is using medieval methods, you're gonna have trouble now, eventually you should be able to prevail. But in this case, the Ukrainians are essentially working with World War Two equipment other than the gear that America has sent over and some of the other NATO people have sent over NATO countries, I should say. But other than that, the basic Ukrainian Artillery Corps and the ammunition reserves that they have are essentially World War Two type stuff. And the Russians no different from America in the sense that they've been gearing up for 21st century, not surprisingly, had a few months of adjustment. Well, they've adjusted and they've brought to bear overwhelming power. My understanding is that Ukrainian art-- you know, you heard a lot about artillery bombings, Ukrainian artillery is outgunned about 20, 30,

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or maybe even 40 to one, even 10 to one is a calamity. But 40 to one is invincible. And so right now, you're gearing up for another Afghanistan. Biden and his Secretary of Defense, Austin, they've been crowing for a long time. Oh, we're gonna reduce Russia to the point where they're never going to be able to do anything like this again. Yeah, that's not exactly going to happen. And we've got another Afghanistan basically happening; anytime about now expect to hear the American President starting to explain why Zelensky didn't listen to him. And that's why things are going badly. It'll be something along those lines and basically, this is going to end up as a negotiated end.

### **Daniel Lapin 04:46**

Russia will get all the property all the land at once on the east of Ukraine in order to achieve what America achieved in the 1962 missile crisis when Cuba placed Russia, Russian missiles on America's doorstep. The Minsk agreement, stressed as, as all wise American leaders did, many, many years ago that Russia should not be provoked by having a NATO American missiles on its border. Right. That's all what this was really all about. It was just foolishness of the West precipitating what smart diplomats like George Kennan and Henry Kissinger years and years ago said was going to happen. And sure enough did so right now. You're not going to hear about sending more stuff to Ukraine, you're not going to hear about sending more money to Ukraine. The whole note of triumphalism now, oh, Ukraine is doing brilliantly, that's all gone, you're not going to hear any more of that because they're not. And the result is going to be that, as I say, it'll be negotiated either by some of the NATO countries or perhaps by America. But bottom line is, once again, the American president has created a calamity. And he's going to blame almost everybody for this except himself. And as I told you, months ago, already towards the beginning of 2022, I did talk a lot about why this was not a good wall for America to get involved in in any way, shape, or form. But America did and it is a disaster.

### **Daniel Lapin 06:29**

That about is all the news, right? That covers most of what is what is happening around the world. And I think it's far more important that we dive into things that can help your life. What parts of your life ? Well, you know already your five critical Fs, your five fundamental Fs, your family, your finance, your fitness, your friendships and your faith. And if you've got those things in good shape, think about it. Imagine having an extremely satisfying and fulfilling marriage, having a wonderful family having a great social circle of lovely friends. Imagine being in good health and imagine not having money worries. And on top of that, God smiles at you from time to time, you know, you don't have much in life to complain about. And so let's get down to things that can really be useful to you. The politics has to be looked at from time to time. And to be perfectly honest, even though it is unseemly, and I should be able to rise above it. I kinda like saying, I told you, so every now and then, just to remind you, that your rabbi brings value to you to every happy warrior. Okay, enough of the patting on the back and the self promotion. And let's face the one huge political reality that can be learned from? Well, I think if we go back to 1962, again, or I take a look, those 60 years from 1962 till now, one of the things that's been learned is that public perception shapes real life outcomes, right? Where people get managed to be persuaded the role of the media, hugely important, because that really does shape real life outcomes. And one of the frightening changes during this period has been a war on money, a war on wealth. And it's been conducted in response to the public perception that somehow the rich got that way by stealing from the

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poor. That's probably a few people, isn't it? Yeah, that's right. That's exactly how the rich got rich by stealing from the well, not exactly. That's not really how the world works. At any rate, this perception does include the notion that wealth producing activities are unseemly. And that economic activity causes rather than cures poverty. There's a way to restore the prestige of business success, but it requires a return to tradition. And you remember how I define tradition for you a few shows back tradition is a set of solutions for problems you haven't yet recognized.

### **Daniel Lapin** 09:47

And in order to examine this, we've we're going to take a quick look at understanding the nature of money. And I've told you before money is spiritual now. Physical. It's not just because of metal or strips of paper or a handshake or writing a cheque. Money is very, very intangible. It's an extraordinary thing of it has to do with the relationship between people. It's it speaks of you having served another person, if you have money in your pocket, it also is the world's most important information communication system. And so what people should work at, like, somebody is leaving school now wants to start working. How does that person know what they should be doing? It's very simple. You should be doing what pays the best. Well, what about doing what you love? Now, your Rabbi's told you this many times, you must learn to love what you must do. You don't do what you already love, that is indulgent, and leads to calamity, a lot of calamity talk today. And so that is something that that that really is very clear. How do you know what is needed out there? Just look and see what pays because the money communication system has already spotted that there is a shortage of formula manufactured milk for babies. Okay, so maybe you should go into that business, except maybe not because it's been dealt with already. But what money does is show what you're aware about in the economic system, your efforts are needed. And the way it does that is by a lot of money. And so people who wasted huge sums of money, borrowed money in order to go to college, in order to study things that have little or no value economically, are learning their lesson now. And of course, they are screaming at President Biden to cancel their student debt, which would be an absolutely disastrous thing other than for a few people who have a lot of student debt. A lot of people may be but still, it's wrong in every possible way. And it will have tremendously damaging outcomes. And so it's a real mistake, which is probably a good indication that that's exactly what Mr. Biden is going to do soon. But let's take a look at money. And the long before our computer controlled virtual laboratories. Albert Einstein, came up with his idea of thought experiments, and thought experiments allowed him to solve problems for which actual laboratory experiments would have proven too expensive if not impossible to conduct. Rather than measuring gravity in an elevator dropping down a three mile elevator shaft, the great physicist showed that we can just as well and a lot more safely analyze the situation, from the comfort of our living rooms. In the social sciences of this, this is also true, we can make excellent use of thought experiments. Charles Murray, wrote a book a number of years ago called losing ground, and it was an early harbingers of the decline of the United States of America.

### **Daniel Lapin** 13:36

Following Charles Murray's example, let's conduct a thought experiment, to see if we can understand the origin of our own calendar, shall we? This is how we're going to do it. This is all a thought experiment, please do not call Child Protective Services on me. I'm not doing this to real children. This

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is a thought experiment, please. Okay. We take a young boy and a young girl and we placed them on an otherwise deserted tropical island. We make sure that there's enough food that there's no dangerous animals around. And we set up concealed surveillance equipment, so that we can watch what's going on. Well, I think we can assume that, you know, stipulating that they that they survive, they grow, and they get bigger and older and they develop, I think we can assume that they will discover procreation and reproduction. And then, after a century or two, as we watch them through our surveillance equipment, there'll be a whole bunch of them, a lot of them, and they're now sort of a full fledged society. And so, the thought experiment involves asking ourselves, you know, what sort of things are gonna happen then what sort of things won't happen? I think we're going to assume that they will remain oblivious of any other people or any human history. We're going to keep them in the dark. They don't know anything about anyone else. They're not in communicate, they don't know of any other people. And, and this is still early right there in their stone age or maybe after that maybe they're starting to find how to create iron how to work with iron. Anyways, how about calendar? Would you agree with me that they will certainly notice a periodicity in the heavens. And they'll they'll see that the sun moves and the or the earth road dwell with it either way, it's relatively they're gonna see the sun moves. And they'll figure out that their days, and then they'll watch the shadow of the Sun at midday precess around the lips, and they'll realize there's a thing called a euro 365 days. And after who knows how many centuries of experience as we continue watching this tribe on our island, they will figure out that a lunar month is about 30 days. So you know, they'll probably end up with about 12 lunar months to a year that it's more than likely for 365 days. Okay, so then you know what they might do, they say, You know what, let's make every second month have an extra day. So we'll have man saving 30 days in 31 days and 30 days, that will come out to be 366 days in the year. And it's still going to be a little out, which means that each year, it's going to move relatively the month, Canada and the Solak of the year calendar are going to move, which is inconvenient for arranging play dates and parties and business meetings. So what they'll do is they'll make a 366 days and then they'll chop a day off February or one of the months every four years, little by little they'll home in on making the the month system correspond to the year system. And then let's say they're going to decide they want a shorter timeframe, right? They got days, they got months and years. But how about something between days and months? Wouldn't that be nice would be really convenient, especially for people who don't like waiting for 31 days to be paid. So wouldn't it be nice to add something shorter? Here's my question to you. Here's the thought experiment. How many days would they come up with on this island? Do you think and don't say seven because that means you're not thinking you just spouting out what comes to mind right away. But if you stop to think about it, you will realize there is absolutely no way on earth that our remote but rapidly developing and growing tribe will come up with a seven day week, it simply cannot happen.

**Daniel Lapin** 17:59

Why? Because seven doesn't divide into 30 for the days of the month, and seven doesn't divide into 365 and leaves a remainder of two. And so that means that every year you need a different calendar. But imagine if they hit on the idea of a five day week, and they standardized on a 30 day month, and a 365 day year. And then once a year or once every four years, they do an adjustment that fixes everything up again. And maybe you know accounting for the slight errors in the system. But wouldn't

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this be a neat system, you have exactly six of these kind of weeks in a month, right? Six times five, you got a five day week, six of them in a month. And then you've got 72 of them in a year. And everything is sorted out because five divides evenly into 365. You see, one thing you will agree with me on that is there's no way on earth they ever would have come up with a seven day week. It makes no sense. So how come there is a seven day work a seven day week around the world today? And the answer is and there is no other answer. By the way. This is an incredibly disturbing answer to many people. But it is the only answer and that is that we human beings have retained in our deep, primeval collective memory. That long ago, God created the world in six days and on the seventh day he rested setting up a seven day cycle as a sort of divine circadian rhythm. It really is hard to account in any other way for the wide acceptance of a seven day week throughout history. Yes, they've been isolate hated civilizations that haven't lasted for very long. I think the Incas had a different basis. However, in the mainstream of the development of civilization, it's always been a seven day week. And just as the seven day week is the product of a collective memory of a religious tradition, so to is money, you see. While our while out, clandestine surveillance of the island, will certainly reveal that the islanders are bartering with one another. I think it is considerably less certain that they will make the leap of assigning value to discs of metal or to seashells, that in all probability would not happen on our island, as indeed, it wouldn't happen on the island, right, in exactly the same way as it failed to happen in many parts of the real world. Most populations that were isolated from Bible based Western tradition failed to make the leap from barter, to coins, and capital. And so yes, there was there were coins in early Israel. You know, you can see them in archeological digs in Israel to the present day. And you'll find there were coins in, in Greece, and they were coins in Rome. All of these sprang from this fundamental idea, and it's a huge idea. While the Bible served as the earliest source of wisdom,

### **Daniel Lapin** 21:50

it helped people grasp the role of gold and silver. People learned how to expand trade and therefore wealth. By employing precious metals as an exchange medium. They understood the role of private property and the role of the law in protecting their property. Naturally, these people enjoy the gigantic Headstart over the other those who had to discover all this by trial and error. There was another reason why those Western civilizations based on the Bible flourished economically, the individual character traits that Judeo Christian bible based thinking promotes are the very qualities that best prepare people for effective roles in commerce.

### **Daniel Lapin** 21:52

One of the most important of these is faith. Yeah, that's right one of our F's, because this accustoms people to the real world, were in almost every worthwhile venture requires one to make a major commitment without assurance of success, and investment, planting an orchard taking on a new job. That's where your faith muscle needs to be developed and working. Marriage think of couples who have to marry without the help of a crystal ball that would predict all the ups and downs of their life ahead. farmers plant and await crops that may or may not grow. And of course, investments of capital always do involve risk. I'd go further than that, my dear friends, happy warriors all. And I would say that the very act of accepting metal discs or even pieces of paper in exchange for a day of backbreaking labor that requires enormous faith. Inflation undermines that, of course. And that's one of the reasons

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that I explained how inflation is a moral problem, not a financial problem. Please don't for a moment think that the Federal Reserve raising interest rates in the United States by another three quarters of a percent. Oh, that's gonna magically solve inflation. Oh, it worked. All it'll do is suppress demand in others, people will stop buying things. So it'll camouflage inflation. It'll stop people buying things which means that storekeepers and factories and everybody will have residuals of unsold inventory of everything real estate also, and prices will actually come down. But in this case, the cure may well be much worse than the disease. Actually, I think we saw a little bit of that in COVID Already, too. But and so sadly, we may be accustomed to it. But it's it's important to realize there Have faith. In other words, I can accept payment for you from you for doing a day's work for you, only because I have faith that first of all the food I need for my family will be available to me in exchange for that money. And secondly, that that money is going to retain its value. Government betrays the size of the population govern betrays citizens government betrays their country, when they allow the money to become corrupt, which is exactly what happens when you print too much of it. That's what causes inflation. So yeah, investments of every kind, involve risk, and therefore, it takes faith in order to get people to do them. The to understand the real role of faith. Notice what things change how things change in its absence, when investors lose faith in the markets when depositors lose faith in banks. When citizens lose faith in the currency. disaster strikes or as my word of today, calamity arrives. As long as the faith habit is intact, people will accept payment for their goods and services. They do that because they've got faith, that when they require some commodity like milk, or eggs or gasoline, some vendor or other will accept their little metal discs or scraps of paper and give them what they want. As long as the future however, remains uncertain.

### **Daniel Lapin 26:47**

People who maintain a faith in their lives enjoy a huge advantage, whether as spouses, parents, farmers, investors, business professionals. That's right. Judeo Christian thought nurtures another personality trait, which serves well, for everyone who practices capitalism, and that is deferment of gratification. A religious outlook helps to promote saving rather than impulse spending. It also inculcates in people idea that there is merit in doing the right thing for its own sake rather than for the reward. This too, is a valuable mindset for the ambitious entrepreneur who has to focus on filling a need. Rather than focusing on how to get hold of other people's money. Everybody wants money, but those who pursue it directly, instead of seeking a niche usually fail. The most conspicuous commercial successes are won by those who find a way to serve other people and provide them with what they want. religious teachings that emphasize the virtue of charity, would that fit well into business school curricula? Because charity helps to loosen the tight grip that many of us have on our money. No miser ever made a great investor. Religion encourages people to raise families the best incubators of capitalism. There, the young future business professional learns the value of labor and specialization. From wise and responsible parents, the child learns all the skills necessary for their first job. They will not learn those things from a GIC. I guarantee you that a gift. Is there anybody listening who doesn't know what a GIC is? Well, I can't believe that y'all know what a GIC is? I mean, are they brand new listeners, people who've just tuned in today for the first time, okay, fine. A GIC is a government indoctrination camp. It's what used to be called public schools in the old days. And so, child, a child learns everything he needs to know about getting his first job from his parents. And another thing about

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family is assembly is valuable because very few large commercial enterprises get built in one generation. And lastly, it's children that fuel parents ambition, to drive themselves beyond the needs of their own lifetime. And you see this right away. I mean, every single time that countries have raised what they years, they don't like me calling it the death tax, but it's the right name for it. Whenever a country's make it increasingly difficult to have any money to pass on to your children, the Gross Domestic Product drops, people stopped working. Because the deep desire to provide for your children is hugely important. And that's one of the reasons why when a country is on its decline, the fertility rate goes down dramatically from the bare minimum of 2.1 was just maintains the same population, which is not good enough for a thriving economy. And the population drops, usually as the as a goes hand in hand with a lack of faith. And you can see, in America, cultures and societies that still are built around faith, take the Latter Day Saints Church, for instance, in the state of Utah, you'll find that fertility figures there are much healthier than in Nevada, which is a neighboring state, and very similar demographically, the only difference between Nevada and Utah is faith. And it has huge impacts. There's no no question about that. What else do we know about money? Well, think about physical and spiritual. All human activities.

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

I think all I can think of exceptions, all human activities can be placed on a spectrum line that has at one end of the spectrum, line spirituality, and the other end physicality. So for instance, if I say, where on the spectrum line, would you place prayer, praying to God? Would you place it on the P end? Or the S end? on the physical end? Or the spiritual end? Where about this praying belong? And so I'd say like, you know, really, really close to the spiritual end of the spectrum. Reading, also, they're writing, yeah, they're composing music, all of those things I put closer to the spiritual end of the spectrum. How's about the physical act? of intimacy? Where does that belong? I mean, as as the source of great sensual pleasure. But then also as the source of all new life, we might locate that activity, sort of mid spectrum, maybe I mean, it's obviously physical. But if you try and strip away the spiritual part of it, it's very unsatisfying, not only for women, but for men as well. So it probably maybe might be in the center of the spectrum. How about eating, eating, I move over to the piano over to the physical end? How about relieving oneself in the bathroom? I'd have that over at the physical end. Where would you put commercial transactions? So we're thinking about the act of walking into a store, exchanging money, giving the money to the storekeeper, and walking out with a brand new pair of shoes with LED bulbs that flash in the hill when you walk? What that activity of buying shoes, where would you put that? And let me let me let you think about that a little bit. Now, one helpful way of identifying a spiritual act, is by checking to see whether your pet chimpanzee would understand what's going on. Right. And the reason I say this is because God endowed human beings with His Spirit, and so he distinguished between a human being and a chimpanzee. So when I returned home from work and slumped into a comfortable armchair, a primate could probably understand he could even sympathize with me. As I moved to the dinner table and begin eating, my chimpanzee absolutely gets it. But when I sit down and open a newspaper, and I hold it in front of my face, he becomes confused. Open a book, he almost looks confused. And this test shows us that a business transaction is more spiritual than physical. A chimpanzee would not have the slightest idea of what is going on between the shop owner and the customer. Economically strange happens only after two, independent, free thinking human beings will it

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to happen. The process is really spiritual. Human beings always slightly and easy about pursuits that have no spiritual overtones at all, when necessary. We even superimposed spirituality, precisely to avoid seeing seeming as if we're doing something that's exclusively physical. And that's sort of uncomfortably animal like for our souls to tolerate.

### **Daniel Lapin** 35:42

We apply ceremony and ritual to our actions that are also animalistic. You see, only people read a book or listen to music. So those activities require no associated ritual or ceremony. But on the other hand, all living creatures eat and engage in reproductive activity, and they give birth and they die. If we do not confer a uniquely human ritual upon those functions of your eating and drinking and engaging in reproductive activity, and giving birth and dying, if we don't put uniquely human ritual onto those things, we we find that we've taken away the distinction between ourselves and animals, which bothers our souls. Therefore, we celebrate the birth of a child, often by a naming ceremony. No animal does that. Even if our hands are quite clean, we wash them before eating, rather than afterwards, like a cat. We prefer to serve food in dishes on a tablecloth rather than straight out of the can. Although the physical nutritional qualities have not been enhanced at all, we still prefer it. Because we don't want to eat in the same way an animal does. It bothers us subconsciously, our spirit is disturbed by that. So we didn't say grace by the way, or a blessing or a benediction. Before and sometimes after a meal. All of these things help to make the act of eating holy rather than animalistic. After encountering and attractive potential life mate, people do not proceed directly to physical intimacy, and engagement announcement, then a marriage ceremony all of that serves to accentuate these important distinctions. After all, no animal announces its intention to mate and then defers gratification for three months, while it calmly prepares its wedding and its future home. No, only human beings do that. And we do it to distinguish ourselves from animals. The more physical activity, the more awkwardness and subconscious embarrassment surround it. nudism nudism. I'm very interested in because I've noticed that it is practiced with with an almost funny bravado in order to conceal the underlying tension. There was a great photographer, he's been gone for many years, I think his name was Richard Avedon. And he really broke a bit of a barrier by taking photographs of people while they eat. If you think about it, you know, we don't look attractive while we eat. And like when the royal family in England eats, there are no cameras around. They're never ever able to be photographed while eating. And you think about it that, you know, even if you take a picture of your Thanksgiving table, you really want to make sure that nobody has a mouthful or is busy chewing while you take the picture. Right? And because when you take a picture of somebody eating the the chewing is frozen in time, and at that moment, we resemble apes, not angels. Our mother's raised in in some variation perhaps of the Judeo Christian tradition actually taught us never did, he didn't public. And in the same way we express a completely normal and natural and healthy reticence about bathroom activities. On the other hand, as purely spiritual occupations, reading books or looking at art evoke no spirit feel discomfort in as at all. Likewise, buying and selling should evoke no psychic discomfort. Right economic activity is another way in which we satisfyingly distance ourselves from animals. In that sense, we justify our humanity. And this helps to explain why the most secular elements in America always lead a assaults on the free market. Those who have rejected religion are eager to find other outlets for their moral expression. There is no better way than to exhibit a revulsion for democratic capitalism.

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### Daniel Lapin 40:44

Today, we hear people referring to the 80s, you know, as a period of moral depravity, being unaware of the spiritual nature of money and health, wealth creation, those individuals consider the miracle of profitable and productive economic enterprise, to be the human equivalent of dogs fighting over a bone. Great historic clash between socialism and the traditional wisdom of the West, is really just a reflection of a far more fundamental disagreement. This is over the question of the origin of man. This is not a question that needs to be debated in churches and divinity schools, as much as it is a question that needs to be settled in corporate boardrooms, and university councils and business schools. Either God created us, or we evolved from primeval protein sludge passing through a primate like phase on the way. You know, as I've often told you, there is not a third alternative. And, and the entire legitimacy of money. And the role that money plays is best understood from a Judeo Christian Faith Based direction. And that's why Marxism and socialism and progressivism, and the way that the European Union and Great Britain and America are moving in the direction of socialism corresponds exactly to they're moving at the same time in the direction of secularism. And so, you know, for many years, I think people used to believe that we could take away religion and replace it with a sort of benign form of nothingness where everybody would just love one another and be nice to each other. And we don't need all the superstitious nonsense of religion. Well, it's turned out that religion does a whole lot more than that. Secularism does not provide a benign neutrality. It provides a dark and sinister, apocalyptic environment, calamity, again. And so we've got to be aware that all five of our F's do belong together, please, please realize that at no time, should any one of them be ignored. As a matter of fact, at no less an interval than once a week, you should ask yourself what's going on. Some people need to do it every day to begin with, and then you can switch to a weekly program. And what I mean by weekly program is where you stop and you get yourself private somewhere where no one's going to disturb you and you don't have your phone there. And you sit down with a piece of paper and you say, okay, here are my five decks and you write you write down family finance, friendships, fitness, faith. And now you go one by one and you say, how did I do? Did I make any progress? What benefit what development? What advantage? In what way? Have I improved? Each one of these things? You go down the one by one. And if you have trouble seeing Well, I haven't actually done anything to to build my family this week. I just ignored it. I was too busy with work. No. Finance, is family. Yes, those two go together. You can't ignore one for the other. And heaven forbid you got to look and see if you've slid back on any of them. That's terrible, then you really have to be focused. But if I if I leave you with something important from today's show, it would be that you really ought to have a a weekly or if necessary a day li recognize, most for most people a week weekly works. But if you're in not great shape, you should start with a daily reckoning, and then build up to weekly revenue. And you go through exactly each of the five things in great detail and said, you know, how have you improved them this past week? And then say now what plan can I put in place for next week? So that when I next week review my five F's, I won't be like I am this week, but I have to say, Well, I haven't really done anything.

### Daniel Lapin 45:34

What plan? What am I going to do to improve each one of these five things? And that turns out to be enormously effective as a tool of moving onwards, going onwards and upwards. That's as far as we'll

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go for today, the website Rabbi Daniel lapin.com. And until next week, I want to wish you a week of growth. That's right. Real development with your family and your faith with your finances and your friendships and your physical fitness. I'm Rabbi Daniel Lapin. God bless.