

## The Rabbi Daniel Lapin Podcast

**Episode:** *Supply Chain Problems: Who Caused Them and When?*

**Date:** 11/5/2021 **Length:** 1:56:17

### SUMMARY KEYWORDS

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### SPEAKERS

Daniel Lapin, Ruchi Koval

### TRANSCRIPT

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#### Daniel Lapin 00:00

Welcome every happy warrior to the Rabbi Daniel Lapin show where your rabbi resolutely reveals how the world better really works. Thank you for being part of the show. And thank you for always remembering that a happy warrior knows that the more that things change, the more we need to depend on those things that never change. And one of those things that never changes is a statement made by the British politician and writer and historian and Catholic Leader, Lord Acton. Lord Acton was busy and productive in England during the second half of the 19th century. I think he was born in the 1830s, maybe, and he lived into about maybe 1902, something like that. And for a long time, he took over the editorship of a very important Catholic magazine called The Rambler.

#### Daniel Lapin 01:16

It used to be edited by Cardinal Newman. And then Lord Acton did that. Lord Acton responded to an Anglican bishop at one point, I haven't seen the letter of the bishop. But apparently, it was making the case that kings and popes and higher percentages, members of the aristocracy ought to be judged more leniently than other people, because they have the interests of the public at heart, and they are more responsible, and they're not going to be likely to do anything wrong. And Lord Acton's response was, to the very contrary, he said, "power corrupts, and absolute power corrupts absolutely." And he said, "if anything, if justice could still be served, I would want to punish the high ranking much more than the low ranking," for obvious reasons, right, because their failures tend to erode values throughout society, when we see those above us getting away with stuff, it's undermining or damages the morale of the society and of the country. And, and so Lord Acton was this very interesting guy, by the way, he was also very supportive of the Confederacy, during the American Civil War ceremony was very influential in that he actually got many members of parliament to support the Confederacy. And his reason, you know, was not because he, he, he liked the values or anything, what he was all about, was the danger of a centralized federal government. And he felt that the the separate states really would do much better. And he spoken lectured about this regularly that a large, powerful centralized government will only get bigger and bigger and bigger and get more and more powerful, and squeeze the space for individuals until they are made to contract and become smaller and smaller, in order to

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make room for the powers of the federal government that are going to constantly increase. And where those powers are gonna come corruption. Who would have thought right, the man was a prophet. But there it is. And that's exactly how it turned out. Why do I mention him? Because power corrupts, and absolute power corrupts absolutely. And that's the same for which Lord Acton is best known. And we actually see that happening at the present time. Let me let me explain what I'm talking about.

### **Daniel Lapin 04:06**

Have you recently had the experience of ordering something, and then being told that the order is not being fulfilled, or the order has been lost or whatever it is, but you're not getting the product you ordered? So then they say, you know, no problem, we'll refund you your money. Just reorder it, you go reorder it, and it's 15, 20% more expensive, then I was when you ordered in the first place. And then you you say to them, oh look, this doesn't make any sense. I already ordered it just like yesterday for this price. And now you told me that that's not coming, but I can reorder it and now the price is 10, 15, 20% more, and what do they answer? They shrug and they say you know supply chain problems. You go along and you want to get your car repaired, missing parts supply chain problems.

### **Daniel Lapin 05:00**

What whatever, you know, the prices have gone up, stuff is unavailable? Well, it's because ships are sitting outside Los Angeles harbor and they can't offload its supply chain problems. And then you ask, Well, why are their supply chain problems? Because you are happy warrior. And you do not swallow propaganda very easily. You certainly don't swallow political pablum disguised as propaganda very easily.

### **Daniel Lapin 05:31**

And so yes, you do want to know, what exactly is going on? And you say, Well, what's like, Why all of a sudden, like, why? And they say, Well, come on you Don't you realize we've, you know, we've had 20 months of COVID. And this is just a response to COVID.

### **Daniel Lapin 05:49**

And I'm sure you've all heard this supply chain problems, supply chain problems, we, we can't, we can't, you know, price of course is high, because we can't build new cars and people on selling their cars on the secondary market, it's all supply chain problems, and you want to get a washing machine, well, politicians will say big deal, you know, you'll wait a little longer. But all of this reflects a deterioration in the quality of life, it means we are now living in a less successful country, if you're in the United States of America as I am. And if you're elsewhere, then you are also feeling this to a lesser or to a greater extent, because at the moment, when the American economy gets a cough or a sneeze, many other world economies get full fledged bronchitis and pneumonia.

### **Daniel Lapin 06:45**

So now, I don't think that's going to continue for very much longer, because I think that in the soon near foreseeable future, I do think that the world economy will become less and less dependent on the United States of America, perhaps more dependent on other places, but certainly less dependent on

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the United States of America. So wherever you are, you know, about the supply chain problems. And you know, the extent to which your life has been disrupted, you know, and I'm not exaggerating here, for many, for many people, the disruption is very minor. For other people, it is more serious, if you're trying to run a business, and the raw material you need to run your business is not available because of supply chain problems, then it's pretty serious. You know, what are you supposed to do? And what everybody is saying is, well, you know, we just got to get over COVID, you know, we'll catch up, it's we're on we're on the mend, this isn't gonna go on for much longer will soon be passed the supply chain problems. Now, you know, I never like being the bearer of bad news, first of all, the carriers of bad news very often get shot. And secondly, I want you to be happy. But I think I trust all you happy warriors enough to know that you are in control of your emotions. And even when it falls to my unhappy lot to be the bearer of bad tidings, I am confident that you are still able to maintain an optimistic outlook and a happy disposition, and thereby be a blessing to those among whom you live, and among those whom you socialize, and among those whom you work. And so what is going on the bad news is that it's not going to be ending very soon. Well, alright, at least by the middle of 2022, it'll be parsed. Right? And the answer is, I do not think it will be parsed out maybe by the end of 22. Right, maybe next November, another year. That should do it. I'm not at all sure that that's the case. In other words, what I'm sorry to be telling you is that I think it's extremely likely that we are looking at this almost as the new reality, there'll be times it'll get a bit better get a little bit worse. But it's going to be like this for quite a long time to come much more than a year. Why do I say that? Well, in order for me to explain this, because I don't want to just give you bad news. I want to give you the thought process behind it. I want to give you the technical information, so that you yourself will be able to look into it a little more deeply. And you will be able to say you know, Rabbi Daniel Lapin is right or he's wrong, and you'll make up your own mind which is what I want.

**Daniel Lapin 10:00**

And, and by the way, you'll pardon me on this one. But the one kind of letter that I don't respond to, and I get a lot of, of letters in general, but this one every now and then somebody says, Could you please give me the websites or the URLs for the place where you got that information on your statistics? I want to be able to share it with my sister in law, and I haven't been able to find it. And the answer is, I'm really sorry. But I don't have the available time to devote to answering those sorts of questions. If I had, you know, a very big staff, and we had a big operation. And so as I could have one person in charge of the research, and I can just for that email, and they can, then I would do that, obviously, I want to be as helpful as I can. But we are a small lean operation. And many, many of the times, I have to find stuff for myself, which I don't complain about, it's fine. But I not I don't keep records of this, I don't store it away. So I just am really sorry, but I'm not going to be able to answer those letters. You are certainly every bit as capable of research as I am. And if I found it, I know there will be a little bit of work, you will find too. I know it would be a lot easier to just ask me to send it to you. But that is not happening. I'm really sorry for those of you who've asked. But please understand that what little time I have available to answer emails really goes to people who write substantive emails, and not to requests to basically save your time at the expense of my time. Can't do it. So please forgive me for that. And please understand.

**Daniel Lapin 11:45**

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So that being the case, and I want to walk you through what really is going on here? Because the truth is that COVID is the excuse. What do I mean by that? Well, as I'm going to show you, there are a lot of people that should be blamed for the supply chain problems. And I'm going to explain how and why that is. And I'm going to show you that many of them are party hacks, bureaucrats, politicians, these are all decisions that have been made. And it's just wonderful for them to have COVID to blame it on. As I've, I've told you in a previous show, and I'm sorry, but we did not have a show last week, we missed last week. But the week before, I did point out that if somebody has been defrauding, you know, an employee of a company has been helping themselves to money they've been ridding themselves tracks. And sooner or later, it's going to be found out. And you know how it is I mean, they all people get in, people do get into fixes, and they, they steal some money from the firm, from the company from the employer, and they truly believe they're going to be able to pay it back. And they intend to pay it back. But when that doesn't happen, they steal a little more than a little more, and they know it's going to be found out. But human beings have the capacity to live in hope, and they carry on and then one day, there's a huge fire accidentally breaks out, consumes the entire building, the infiltration destroys all the records. This is like the biggest celebration for this person, because now he's never going to be caught, he gets away with it, that all the missing money will be blamed on the fire and if anyone even finds out about it, and a lot of companies were like this after 911, where there was so much destruction for companies housed in the World Trade Center in New York in 2001. That in many cases, they did have to start all over again with record keeping. And who knows, you know, there might well have been many crimes covered up by those collapsing towers.

**Daniel Lapin** 14:09

So for people in this kind of situation who are behaving dishonestly, to have some big calamity that just overwhelms everything, and on which all problems can be blamed. This is like a tremendous celebration. It's a great relief. And COVID is for many decision makers in the United States. exactly that kind of celebration. It's wonderful because it explains all the things that are problematic such as the supply chain, which had COVID not happened. Eventually they would have been blamed, people would have seen what has caused the problems we're experiencing. Now let me give you an example.

**Daniel Lapin** 15:00

If I may, because I want you to understand how these things happen. And, and look, many of you probably get this already. And you don't need any complicated explanation. I don't mean to give a complicated explanation. But let me give you an example from marriage. And, and this has happened to me, as a rabbi, it's happened more than once. One particular time I'm thinking of is a couple came to sit down with me, they made an appointment in my office. And here's what they told me.

**Daniel Lapin** 15:39

The husband opens up with a very contrite expression on his face. And he looks as if he is accepting blame. And he says, I made a big mistake, I made one big mistake, I made a terrible mistake. And I can see from the the look on his wife's face, I got a pretty good idea what it is. And she says, yeah, he, he, he met somebody on Facebook. Bottom line is he was unfaithful to me. And he betrayed our marriage.

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And I don't know how I can get past that. I don't know how I can live with us. And all my girlfriends are telling me I've got to get out of this. I've spoken to a therapist told me I gotta get out of this. And, and the man says, Look, Rabbi, what I'm hoping is you can help me persuade her to forgive me. It was just one bad mistake. It didn't mean anything was just one bad mistake. And it meant nothing. You know, it'll never happen again. And they told me the story of what happened. And so he says, so that's why, you know, I've been a good husband up till now. And I'm going to be a good husband again, this was just one and it keeps on repeating that phrase, one mistake. And all of a sudden, you know, sometimes the good Lord guides you, in conversations, guides your thoughts guides you in things to say, it doesn't happen often. But every now and then, something happens. And I am important without me even knowing exactly how and why I'm imparted a bright shining fragment of wisdom that is exactly apropos of the circumstances that I'm confronting. And that's what happened in in this moment, as well, all of a sudden, I guess, I guess he had repeated the phrase, Rabbi, I just made one mistake. Can't she forgive one mistake. And I, I got this little incandescent spark of wisdom imparted to me by the Lord. And, and here's what I said to him.

**Daniel Lapin 18:00**

His name wasn't John. But let's say, John, John, you didn't make one mistake. A mistake is when you leave your cell phone at a shop. And mistake is feeding your dog cat food by mistake. A mistake is putting salt in your coffee instead of sugar. Those are mistakes. But this was a very bad decision you made and a very wrong thing you did.

**Daniel Lapin 18:32**

And he started to talk to say, yes, you know, and then I stopped him. I said, John, it's actually worse than that. It wasn't it not only wasn't a mistake, not only wasn't it A bad decision, but it was many bad decisions. As a matter of fact, it was actually 10 terrible decisions, and 10 very wrong actions.

**Daniel Lapin 19:00**

And he looked puzzled, and I said, tell me if I say anything incorrect. And, and they were both nodding while I continued. I said, you reached out on Facebook to a girl you had known years ago. That was bad decision. Number one. Do you agree? And then when she responded, you wrote back to her. That was bad decision. Number two. Do you agree?

**Daniel Lapin 19:32**

And she nodded vigorously. And he nodded. Like a dog that's just being beaten. And then I said, then you exchange photographs with her right? That was called bad. Decision number three. And then you agreed to FaceTime with her resume with her whatever it was a visual conversation online. Wrong action, bad decision number four. Do you agree?

**Daniel Lapin 20:06**

You did that a second time? Right? That was bad decision number five, you then arrange to meet her. That was bad decision. Number six. Do you understand that this wasn't a mistake. And he just looked down at the floor. I said, you understand it wasn't even a bad decision.

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### **Daniel Lapin 20:32**

We're only up to number six bad decision when you actually arrange to meet this girl you knew but years back. And then you met her a second time, this time, in a somewhat private locale actually a hotel room? That was bad decision. Number seven. Do you understand that asking your wife to forgive a mistake is very different from asking her to forgive seven bad decisions, seven bad actions. But we're not done yet. You shut the door and locked it.

### **Daniel Lapin 21:09**

That was a very bad decision. Because at least if you would have left the door open and and I've seen people do this in situations where they have to have a meeting in a hotel room with someone of the opposite gender, and they wedge the door open. It just it's a different message. But when you shut the door and locked it, that was bad decision number eight, that was wrong. Action number eight, do you understand? And then clothing was removed. That would be bad action and bad decision number nine.

### **Daniel Lapin 21:47**

And then there was physical contact and intimacy. That was bad decision. Number 10. That was bad. Action number 10. A bad decision and a bad action to ask your wife to forgive you for a mistake. Hey, husbands and wives do that all the time. Mrs. Lapin probably should construct a sort of flag that she can just wave that says yeah, I forgive you again. Because mistakes can be forgiven.

### **Daniel Lapin 22:23**

But a bad decision can that be forgiven? How about 10 bad decisions? Could you tell me now the logic whereby you are asking your wife to forgive not one, not two, not three. And he waved his arm? He said, I know, I know. 456789 10 bad decisions? Why would you ask how can you ask you to forgive that. And there was a long silence. He had nothing to say.

### **Daniel Lapin 22:52**

And that sort of ends the story for the purposes of today's show. I will tell you, however, that just as a matter of interest, and we can discuss this some other time, I then said now, I have a reason. And I turned to her. I said, I have a reason why you should move forward. And the only way to move forward is to forgive him. But it's an act of graciousness on your part, not anything he deserves. And my reason for that is and then I went on to explain why it is the case. I said that only you can decide. But there is a real question in my mind, whether you and your children will be better off as a single mom, and as a single woman, or you will all be better off if you try and rebuild the family and get past this betrayal. It doesn't mean necessarily that there is forgiveness, maybe forgiveness takes 10 years. I'm not you know, you can go ahead and try and pull things together without necessarily forgiving him. But the real question you have to ask yourself, is not the advice given to you by girlfriends who many of whom are divorced and kind of would like to see you in the same boat, and not by therapists whose entire training is self fulfillment and, and women don't need men many, many times among many therapists, not all, but you really got to ask yourself in your own life. What I mean do you really think you will be better off? And that's the that is the question that she had to ask herself.

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### **Daniel Lapin 24:53**

I shall I tell you should I tell you what, what happened at the end of that story? You know, it's it's nice to be able to give a happy ending, or somewhat happy ending, they are still married, their children are now grown, the children never knew. And I mean, they obviously were that tremendous tension was going on in the family, it was a very bad time. But you know, many families do go through difficult times, and the children know that, but they never knew what it was. Exactly. And they still don't, as far as I know, and the husband and wife are now together.

### **Daniel Lapin 25:34**

You know, is it exactly the way it was before this happened? Of course, not to leave scars. But have they had many happy years since then? Yeah, they have. And, and needless to say, for for a number of years, on the anniversary of that meeting, they both used to separately call and, you know, just say, we're, we're together and we want to thank you. And it always meant a great deal to me. But that's the Okay, so what am I telling you, my friends, marriage is a complex and delicate system with many, many moving parts. You know, he's got a physical being and a spiritual being. She has a physical being and a spiritual being. They have an economic relationship, they have a physical relationship, they have a relationship with family, they have a relationship with friends. There's a lot of moving parts in a marriage. It is a complex and delicate system. And it seldom gets destroyed by one big bombshell explosion. Marriages are usually destroyed by an extended sequence of many bad decisions and wrong behaviors. That's what usually happens.

### **Daniel Lapin 27:00**

And so and I'm sure I'm sure that makes sense. I mean, you can see that this, you know, this wasn't one mistake. This was 10 Bad decisions that took place over the course of about 6, 7, 8 weeks, it was nearly two months it took for all this to play out. It was 10 weeks, eight weeks of bad decisions and bad actions that nearly destroyed this particular marriage, it wasn't one thing.

### **Daniel Lapin 27:33**

And the same is true for something that is perhaps even more complex, and more delicate a system than a marriage. And that is what we call an economy. An economy is a very complex and delicate system with many, many moving parts. And for instance, in the United States, decisions are made by a few 100 million market decision makers, and also by 7410, state legislators, and by 542 federal offices. All the representatives in Congress, the 100 senators in the Senate, the President, the Vice President, representatives from four or four delegates to the House of Representatives from US territories, and the District of Columbia, and one resident commissioner from the Commonwealth of Puerto Rico, and you add all these together, and there's a lot of people making decisions, but you have to divide them into two. There's about two or 300 million decision makers who are not necessarily in contact with one another. But each of whom makes their own decisions about their own lives, their own decisions, whether to buy a push lawn mower or an electrically driven lawn mower or a gasoline powered lawn mower. And then you've got these governmental representatives, followed by many 10s of 1000s of governmentally employed bureaucrats. And these people also make decisions. For instance, one of the

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decisions they make is a special tax on gasoline driven lawnmowers because that produces fumes that disturb the the carbon dioxide ratio in the atmosphere and causes climate change and that causes rising sea levels. So for the good of everybody.

### **Daniel Lapin** 29:41

You find that if you want to buy one kind of mower, you might well find an additional tax on that one for the public good. But you do have to see that there's a lot of people making decisions. It's a very complex system, and that makes it a very delicate system with many, many, many moving parts, and that means that economies get hurt almost never by one cataclysmic bombshell explosion. But what really happens is that economies get destroyed by a lengthy, extended sequence of many bad decisions, and many wrong actions. That's how it works. Now, let's explore what do we mean when we speak about an economy? What we really are talking about it is a lot of people engaged in a big, tremendous market, where people are exchanging goods and services with one another. And building relationships, by the way, that way, which is part of the reason that the good Lord designed things in such a way, so that we all do better. We live better, with less effort, if we trade with one another, than if we all try to satisfy our own needs separately, independently and alone. So an example, let's say, I have a, a car, right? I've got a Dodge Durango SUV. And it needs attention. Now, it doesn't really behaving beautifully. But let's imagine for the moment that that it needs work on it. Now. Let's also imagine that I possess the skills to sort of muddle my way through the work that it needs. The thing about modern cars these days is number one, they need so little attention. It's rather miraculous when you think about it.

### **Daniel Lapin** 31:56

So little attention, you know, When last did anybody change spark plugs? I used to I used to do that on cars all the time when I was a kid. And so yeah, you don't have to do that. But anyway, let's say for the moment that, that I am going to be doing that, and that's going to take the, you know, all afternoon. And then I realized that I could simply give it to the dodge mechanic whom I know, very good mechanic. And he'll take care of it, and he'll charge me \$400. Now, the small thinking approaches, what, why waste? \$400? You could do it yourself for free? Yeah, you're right, I could, you know, spare parts to cost very little. And we just end you know, at the end of the afternoon would be fixed. But, and I will have, you know, \$400 Extra in my pocket that I didn't have to spend. And that's what a small minded person would think.

### **Daniel Lapin** 33:03

But I hope I'm not a small minded person. And so I say no, wait a second. And I call up dodge mechanic, Bruce. And I say, Bruce, how much will it cost to take care of this? He says, it will probably be about \$400. Okay, great. Let's do it. I immediately then call up a client who is getting some, or has been asking me to do some work for them. And I say to him, Look, what probably needed for the next phase of your entrepreneurial ambition is a business plan carefully written up, I think I've got enough information from you, that I could do it for you. I could do it this afternoon. And it's gonna cost \$1,500 Is that worth it to you? Or would you rather do it yourself over the next few weeks? He said, Are you kidding, I'd much rather be be able to start raising capital often immediately. And the holdup has been I

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haven't had the the business plan. So if you can do that to soften and that'll be great. So we go ahead and do that. Meanwhile, the Bruce the mechanic was gonna mow his lawn that afternoon. But instead he found a kid down the block, who would mow his lawn for \$50. So his afternoon is free. He doesn't have to mow the lawn. His wife will be happy the lawn is going to be mowed. He gets to work on my car, I get to work on the on the business plan for my client. And let's take a look and see at the end of the day what has happened. So I earned because I no longer had to fix my car, I earn \$1,500 of which I had to pay 400 to Bruce the dodge mechanic. And that left me with a plus of \$1,100. So I am really really happy that I listened to my advice.

### **Daniel Lapin 35:00**

Meanwhile, Bruce, the dodge mechanic was going to mow the lawn. But now, in a short period, much less time than it was going to that he would have taken on that he is now earning \$400, of which he pays \$50 to the kid down the block who's gonna mow his lawn. And so Bruce has \$350 in his pocket. And I'm not the only person whose call he worked on that afternoon. So he's probably got several of them all for the price of \$50, getting somebody to mow his lawn. And let's not forget the kid down the block, who's as happy as could be, because he's got \$50 that he didn't have yesterday, or this morning. So everybody is smiling, everybody is jumping in happiness. And that's wonderful. It's a good thing. Because nobody compelled us into any of these actions. And since we each now have more money than we had before, we are able to spend on other things which make other people happy. I buy my family ice cream, so the the ice cream store gets happy, and so on and so forth. All because we are all busy serving one another. And so a place ideally with completely free, consensual trade. In other words, anybody who forces me and says What are you going to employ Bruce the dodge mechanic, we are not going to let him do it for you for \$400. You we are insisting you have to pay him \$600. And Bruce, the dodge mechanic says Rabbi Lapin you what can I do, I was very happy to do it for 400. But these people are very powerful, and they have control over my livelihood. If I do it at the price, I wanted to do it, they'll cause me to get no extra work. And so I have to go with their 600. At that point, I say you know what, Bruce, the mechanic, you'll forgive me but at \$600 is not worth it to me.

### **Daniel Lapin 37:15**

And I am just going to do it myself. I may well say that maybe I won't, but maybe I will. At any rate, depending on how much intrusion by a third party into a consensual, free transaction there is that transaction may be completely stifled, it may not happen at all. And that's a really important point to understand. Because what I'm going to show you is that little by little by a lengthy process of 1000s of little actions or not such little actions and little bad decisions or not such little bad decisions over an extended period of time the economy has been destroyed. It's still walking around, like the proverbial chicken without a head no proverbial it's true.

### **Daniel Lapin 38:06**

Anyone has lived on a farm and and seen chickens being slaughtered. We'll see that actually do run around with blood spurting out for a few moments. Yeah, and the chicken is dead. It just it still walking. An economy gets badly injured may not be completely dead. But an economy gets badly injured by third party intrusion into free market consensual transactions, who are the third party's

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government? Its bureaucracies. Its trade unions. Okay, that is what changes everything. Let's now look at that in just a little bit more detail if you don't mind. So you see, any time it becomes easier for buyers and sellers and traders to find each other. Every time there is something like maybe the arrival of newspaper classified ads, I can look up for a mechanic or a yellow pages, the prevalence of the old yellow pages, telephone directory, what ever development made it easier for people to serve one another resulted in a big increase in economic productivity. And it became very advantageous to live in that society that had enjoyed this big increase in economic productivity. And this is why every single time there's been a major increase in technological capability for bringing people together. It's always resulted in a monumental increase in the creation of wealth. And so this is why it is that the kind of income and the kind of amenities of life that your grandfather enjoyed, of vastly exceeded by those that you enjoy. Because and just as examples, just think about it 1800, right, the first railway locomotive comes about in 1800. And so all of a sudden, it's now getting possible to move goods around the country and make Goods Available hundreds of miles from where they were made, or growing, or cut or harvested, or mined out of the ground. And so 1800, big increase 1840 for the telegraph, all of a sudden, people could send information and say,

### **Daniel Lapin** 40:45

you know, the harvest in the Midwest has been great. And somebody in Philadelphia could say, Great, I want to place an order for this amount. None of this could happen before May 1844, when Samuel Morse presented the world with the telegraph, and about 50 years after that about 1900, television, excuse me, radio, not television, radio, and about 1900 big increase in communication, and 1950. Television. Notice, by the way, that they're approximately 50 years cycles here. And sure enough, that's exactly the fact, from railway locomotives, about 50 years later, to the Telegraph, about another 50 years to radio, and the telephone, by the way, and about another 50 years to television, and then from 1950, with the arrival of commercial television, 2000, the internet, and again, another huge burst of economic creativity. That's exactly how this works. But meanwhile, while all of these great things are happening, and people are more and more connected, and more and more economic productivity is occurring, and more and more wealth is being created in the United States, as well as in other countries. There was also something else going on, what are the other things that were going on?

### **Daniel Lapin** 42:12

Well, there were regulations. One of those regulations was the environmental regulations, the EPA, Environmental Protection Agency, and all of a sudden, the property you thought that you could sell, you can't because it turns out to have a little muddy puddle on it. And because of rules having to do with with waterways. And because the agency was foolishly given the authority to decree, what is a governed waterway, and what isn't, they had the power to turn Muddy Puddles into, into parts of the field that couldn't be touched, couldn't be used. And they did. And countless farmers saw the value of their property. And not only farmers, developers, all of a sudden, somebody who was going to be selling that piece of land to a buyer who wanted to buy it, all of a sudden the deal fell through because it got decreed to be a protected wetland. Now, don't think this doesn't have a consequence, specially when it's part of a destructive sequence. Right? If I FaceTime with a a woman, and she is, you know, shall we say, a representative at a car dealer, and I'm trying to get a new car for my wife, and we talk

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over FaceTime, that in itself is fine. But if that FaceTime talk was like the couple who came to see me, and that FaceTime talk was, in fact, a bad decision in the midst of a whole bunch of other bad decisions. This just took the calamity further. Well, that's exactly what we see here.

**Daniel Lapin** 44:08

The number of pages of Federal Regulations has been skyrocketing for the last 50 years, absolutely skyrocketing. And on each one of those regulations, although the politicians sign those bills with a flourish of the fountain pen and oh, this is a new era in America, the people are protected or this is protected or this is improved or up till now people haven't. Every single one of those also has an unintended consequence and the unintended consequences almost always suppression of the economy, but each one is a small one. Right? And if the if that husband had only spoken on Facebook or connected on Facebook with A woman that he knew years ago and left there, that it would be okay. But things build on themselves and build on one another. And these regulations get added on and on and on, until the whole structure begins to look like an upside down pyramid balancing precariously on its point.

**Daniel Lapin** 45:25

About to fall at any moment. Now, please note, I am talking here only about pre COVID situations COVID has obviously aggravated, and it's possible, I don't know. But it's possible that the crisis that we are seeing now with the, quote, supply chain problems, maybe they would have taken another six months to arrive.

**Daniel Lapin** 45:55

Because as you can understand, when trucking companies are forced by President Joe Biden, to have vaccination mandates that all their drivers have to be vaccinated, according to federal law, which Lord Acton would have disapproved of. What happens is a whole lot of drivers say, you know, what, I was a year away from retirement, I'm quitting now, I don't want to do it. I don't want to have stuff stuck into my body that I didn't know more about. I'm not doing I just don't want to do it. And so 60,000 truck drivers vanish almost overnight. And so you wonder, right, is, is difficult getting goods from the harbors? You know, most goods come from China, via ship, and now they go from ship onto a truck. But if there are 60,000 drivers missing? Well, is it any surprise that when you go to the local, your local hardware store, and you're trying to get something, it isn't there? And the salespeople say I'm sorry, it's supply chain problems? I'm sure you know all about it. Yes, of course, I know all about it. Exactly. That's exactly what we're talking about it, it happens. And it's been exaggerated tremendously, because of the COVID situation, but I'm talking about stuff. That has been a long sequence of bad decisions, and wrong actions that have been going on and I'm taking it back to the early 1960s. Okay, so, you know, more like 60 years ago, the last 60 years, people have assumed that the economy is so strong, that you don't have to worry, you can do anything to it, you can regulate it, you can bureaucratize it, you can tax it, it doesn't matter. But again, you know, anybody who has had any experience in the real world knows that there is such a thing as killing the goose that lays the golden eggs. You can there is the old there's an old Jewish story of somebody who discovered that he can feed his horse 90% expensive oats and 10% free sawdust and the the the horses still eat it. And a few weeks later, or months later, whatever it was

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his friend comes to him and says, Say how you doing because every time they saw each other this guy would say you can't imagine you know my horses taking my why my wagon around, doing all my business and I'm feeding him almost not my feed cost nothing. I go to the carpenter store and I pick up a bag of sawdust, he's happy that I'm taking the sawdust away, and my horse doesn't mind and moved it from 90/10 to 70/30 The horse was happy with 30% sawdust and 70% oats and then I moved it to 50/50 and and this is great. I mean all my transport needs almost free. And the guy said Well fantastic. So what did you do? He said I was just getting him used to 90/10, 10% oats and 90% sawdust when the dawn horse went and died on me. So yeah, you know you can squeeze so hard that you kill the horse, it can easily be done. And that is exactly what's been going on for the last 60 years. And that is why we have supply chain problems you think about it. When last did you buy something that wasn't made in China?

**Daniel Lapin** 49:32

How long has it been? What you want to buy a pair of slippers it's getting to be winter made in China you know I mean think about it kitchen good stuff, even even food I mean I don't eat tilapia for very good reason. But a whole lot of it is imported from China. Would you believe it? Fish? You want to eat fish? Chinese imported tilapia.

**Daniel Lapin** 49:57

So what what went wrong? Think about what went wrong? Why is it that in 1962, everything was made in America. And I did a show a few months back on tools, the quality tools, what you remember when Sears for those of you who are into tools like I am, you could buy Craftsman tools today Crossman tools is Chinese made with very little quality control, you got to be very careful. But there was a time you bought a Craftsman tool you didn't have to worry. And if perchance had broke, they give you a new one. That's how much they believed in their product. That was an American made tool. So what went wrong? Well, one of the things that went wrong is the union unionization of American industry. Right, that became a very, very big problem. Well, you might say, but surely unions serve a need and fill a purpose. Well, yeah, or you know, extremes are bad. And when an economy lurches from extreme to extreme, it's obviously awful. But for many, many, many years now, the condition of working in the United States of America has not been a problem. But the the administration's of Bill Clinton and subsequently Barack Obama, and not helped a whole lot by the administration of George W. Bush. And these administration's significantly strengthened the unions.

**Daniel Lapin** 51:30

And unions today are causing you real pain. Now, I think you should all be aware of how teachers and educational unions use COVID in order to extract additional salaries, benefits and, and concessions of all kinds from the, from the schooling and from the educational system. Right. And sure enough, they they did they squeezed incredible, wouldn't you like a years paid vacation? Well, what do you think teachers had?

**Daniel Lapin** 52:14

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They literally didn't have to work on full pay for the year that COVID was at its at its at its worst. How about that? Right? Who wouldn't want that? Well, if you are represented by a union, then you too can live in that fashion. And take the John Deere company right now why why am I interested in John Deere because when you go into a private you know a boat engine room, right I'm talking you know, 20 foot boat a 30 foot boat a 60 foot boat? Are you going to the and probably bigger boats as well? I don't know. But you go into a boat engine room you're very often find a John Deere engine. You always find a caterpillar engine or you might find an imported engine. But John Deere is an American maker. You all know the green tractor right the John Deere tractor. It's it's such an icon. I mean, what what boy didn't have a toy John Deere tractors he growing up, right green tractor with yellow wheels. Come on. I mean, who couldn't resist that. And so the United Auto Workers Union voted down a recent offer an increase, they went on strike. They are literally about to kill the John Deere company. But they don't know that. Because what they say is, oh, conditions have improved. And the company is making money. So it's time for us to clamp down. And the union is looking for a new deal with a John Deere company. It's kind of interesting. John Deere has offered a an increase of giving John Deere employees 10,000 of them by the way, and immediate 10% increase in pay. By the way. May I ask When did you get a 10% increase in pay last?

**Daniel Lapin 54:14**

Plus an \$8500 bonus for every worker plus an additional 5% pay raise in 2023. And another one in 2025. So by 2025, a 20% increase in pay from now. And plus an \$8500. Bonus. John Deere workers rejected that on October the 10th 2021. Obviously, John Deere shares on the stock exchange dropped down significantly naturally. And John Deere has said OK, well, we may have to move production overseas. And that is a little microcosm view of why it is there's so much is produced in China, you are told the story Oh, it's slave labor. And that's un-American. And we can't do that. We've got to...Yeah, we get all that. Okay. But the reality is that unionization of American industry has made it virtually impossible to produce anything in the United States of America.

**Daniel Lapin 55:26**

And you have to ask yourself, you know, how wise is that? How wise is it for a country to allow everything that needs including pharmaceuticals and medicine and tools, everything is manufactured outside the country, and has to be brought across on ships, and then put on trucks or trains and brought to a unit? How wise is that? Really? Right. Now, why is it all? Why is it happened by a lengthy sequence of many, many, many bad decisions, and destructive actions, each one on its own, was able to be interpreted for the good, oh, this is a wonderful thing we're doing. But when you put them all together, we have a an economy that is rocking back on its heels after a series of bad body punches. And it's about to go down on the mat for the count.

**Daniel Lapin 56:29**

That's where we're at. And so, you know, you got to see it. This isn't just from COVID. In this this is before, there's a rule about Restriction of Hazardous substances. Now, this isn't a US law, I'd say united, a European Union law, but almost all electronic products affected by the restrictions, so lamps, power tools, computers, household appliances, machines, anything that America used to make. Now, if

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you're counting on on selling in Europe becomes a huge problem. Because anything, any part of this product that has more than 0.1% of poly brominated by funnel, and I'm not sure what that chemical is, but the same thing could be said about a dozen or 20 different chemicals. The European Union says well, even if the plastic casing of a radio has more than point 0.1 polybrominated by funnel, then the entire radio will be banned from the European Union. Okay, that's a regulation that is brought into being by EU legislators who saying aren't we're protecting the health of our citizens? Okay, fine. But you're also destroying the economy.

### **Daniel Lapin 57:50**

There is in America, the Dodd Frank Act, right, everybody assumed that was just about various reporting requirements for the SEC and and basically just to keep American business honest. But what most of us didn't know is that the dog for Dodd Frank Act, DOD, the Dodd Frank Act, and Frank was a dreadful Congressman Barney Frank, bad, bad guy. In my view, when it was signed, it included a provision that public companies have to be able to prove that their source minerals do not come from any places that have a conflict or any financial connection with conflict in the Democratic Republic of the Congo, Congo, or any adjoining country. Do you know what that means? So minerals that now have to be proven not to derive from any business that is involved in any of these African countries, tin, gold, tungsten, tantalum, minerals that are vitally important for industry. And so now, if a company needs these raw materials, they have to go through a hugely expensive and lengthy process of getting it signed off on by the US government, by bureaucrats that are set up after the Dodd Frank Act was passed. bureaucrat, I hope bureaucratic department is set up to enforce the all the provisions of the Dodd Frank Act. And so again, you know, so you think to yourself, why would a manufacturer in the United States move manufacturing offshore, and I don't have to worry about dealing with the Dodd Frank Act about minerals that may be coming from any company that has any financial connection with a company doing business, in the Democratic Republic of the Congo, etc, etc.

### **Daniel Lapin 59:54**

There is oh, here is another one. Waste from electrical and electronic equipment. So the rule now is that anybody who manufactures electronic equipment has to also set aside money for the, for the waste collection of that equipment. And I don't know the exact details, but basically, manufacturers are now involved in having to pay for the ultimate recycling of that equipment. So, in other words, I think what this means is that a business that sells computers must also collect the old computers it receives and return them to their respective manufacturers. And whether that's only in Europe, also in the United States, it's neither here nor there, because these are regulations that are expanding, like fruit flies in a biology lab. It just doesn't stop. And they also say that any company that produces something with a battery inside has to be able to collect not only the object, but also the battery for recycling.

### **Daniel Lapin 1:01:10**

There's another law there was passed the drug supply chain security act, that's an FDA thing, again, a whole new office, a whole new bureaucracy, I don't know how many employees had to be set up for to follow the end to regulate the drug supply chain Security Act, the number of years information has to be kept and suppliers, again, huge additional expenses. And when they passed it, the politicians all

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proudly pounded their chests and told their constituents, we've passed this long awaited law, about traceability of pharmaceutical. Yeah, and and I'm quite sure there are aspects to it that are positive. But there are also very serious aspects of it that are negative, and those were never spoken about. And that is the the point that the accumulated effect of all these 1000s of regulations, one after the other, all mount up and nobody notices, you know, each one is another, the impact is or half a percent impact is another three cents on the price of something. But little by little, it gets to the point where people say, You know what, it doesn't make sense for me to keep my business in the United States.

**Daniel Lapin** 1:02:34

And, and so on every level, you got to see, as soon as government or bureaucracies and regulations put a finger on the scale, they're no longer allowing a free market transaction. And many people at that point, say, You know what, not for me not going to do it. And every single transaction that is a free, consensual transaction between free independent parties, produces wealth for everybody. It's good for everybody. So

**Daniel Lapin** 1:03:09

So now, if I want to buy a car, I am going to be maybe forced to buy an electrical car, which I don't want. You know why? Because everybody who pays taxes in the United States is paying a certain amount. So every purchaser of a Tesla gets a nearly \$10,000 gift. That's pretty nice. But now it's no longer a free market transaction between me and the car dealer. Now, there's an outside effect. And you are being taxed to influence my economic decision.

**Daniel Lapin** 1:03:50

Would you like to have less expensive gasoline? Well, if it was just a case of us being able to buy gas from gasoline, yeah, fine. But the government said no, you may not build a new pipeline. We're canceling the pipeline that President Trump authorized. That's not going to happen. Okay, great. You have now diminished the likelihood of an oil spill by 0.000047%. Bully for you how wonderful bingo. I've reduced the likelihood of an oil leak. Okay, but you've also made sure that everybody is paying an extra 30 cents a gallon on gasoline. Is that right? Do we want that? Well, that is what little by little what erodes the vitality of an economy and you want to buy electricity. I'd really like to buy electricity or your electricity manufacturer. And I'd like to generate electricity from nuclear because it's very effective and very economic now. You've got to generate a certain amount of your electricity with wind and solar panels.

**Daniel Lapin** 1:05:00

So the result is Californians pay the highest rates of electricity of anywhere in the country. And they have the highest rate of brownouts and blackouts when the power gets shut down. Because there isn't enough electricity. No more free market transactions. You want to trade with China, the government decides what you can do and what you can't do. You want to negotiate directly with those who employ, you know, you're not allowed to only your union can represent you in those negotiations.

**Daniel Lapin** 1:05:40

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That's how you you want to collect money that was loaned to certain third world countries, places like Argentina, Brazil, Colombia, Egypt, Mexico, Philippines, Turkey, Venezuela, you are in some way involved through maybe through your 401k through your retirement plan through your investments, but you are connected to a bank that loan money to these countries. And the government now says we should forgive those loans. So you can collect on money that was lent in your name?

### **Daniel Lapin 1:06:15**

How can that not have an impact on the return that you are getting all these things, one after another 1000s and 1000s of them add up to ongoing stress on the system keeps on happening? And keeps on adding up? What can you do? Well, that's where we're at. And so what I wanted to try and explain is that the supply chain problem, yeah, and that was going to happen anyway. Any country that makes sure that everything it needs is manufactured in other countries, and it has to be important, is sooner or later going to run into supply chain problems, my friends, nothing to do with COVID. It's the result of 1000s of really bad decisions, and 1000s of terrible actions taken over the last 60 years in the United States of America. And remember, remember this that, you know, heaven forbid, when there's a plane accident, and, and the plane comes down and many people lose their lives a big tragedy. Every agency comes to investigate the there are civilian agencies, there are government, there's military, there are all kinds of agencies that examine the Air Transport Safety Board. The accident investigation, well, there's a lot of agencies that show up at the crash site to find out what happened. Now not to be a wise guy. But I can tell you what happened is really pretty simple. The airplane came down, you want to know why? Because there's something called gravity.

### **Daniel Lapin 1:07:59**

My friends, the question you should ask is not what brought the plane down? That's easy. It's called gravity. The question you've asked is what keeps 1000s of airplanes airborne every day, transporting millions of people from one place to another safely speedily and effectively. What keeps the plane in the air that's the miracle. Don't make the mistake of inverting the miracle. The plane falling down is natural, the plane staying airborne and not having accidents or any mishaps now that's the miracle. You see an economy declining and an economy falling apart. Please no, it's like a plane falling down. It's natural. It's the default situation. call it spiritual gravity, if you like but what it is, is what I've been telling you, as in everybody trying to grab themselves a little bit of the action. Everybody lobbying, everybody lobbying governmental officials to put on regulations that will benefit their company and hurt other companies.

### **Daniel Lapin 1:09:12**

Regulations giving additional power to trade unions being able to force trade or trade unions being able to force employees to be part all of these things and trade unions then participating in the corruption by being part of the largest political donors in the United States of America. All of these things, the natural situation is for an economy not to work. Just go and have a look at the economy in Somalia. Just go and have a look at the economy in Bangladesh go and have a look at the economy in Zimbabwe go and have a look at the economy in Venezuela. That's the natural condition. And those economies that I've mentioned represent many, many more economies that are also in a shambles and throughout the

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course of the last 1000 years of human history economies have been in the shambles, much more than that have been the effective juggernauts of wealth creation that we've seen in recent times.

### **Daniel Lapin 1:10:09**

And so the question is not, why are things going downhill so badly? The question is why were things so good for so long? That is the real question. And I'm sure you can figure out the answer to that all by yourselves. Maybe it'll be fun to leave you with that if you don't get it, then maybe I'll tell you next week. But what we're seeing now is a sad, but almost inevitable decline, when values drop out of the bottom of a society when patriotism goes away. And, and there's there's more reasons as well. But please don't believe that the supply chain problems are caused by COVID. No, they're not. COVID is the way that is the excuse that we use. So we don't have to blame all the people who really are responsible for the mess that we're in. And, and that's something that should be quite clear to everybody.

### **Daniel Lapin 1:11:14**

Now, you remember, in the second part of the last show, we did together, I interviewed Ruchi Koval, who is the author of a wonderful book that Lifecodex Publishing has just published, called Soul Construction. And what the book does is take eight character traits, things like forgiveness, things like using speech correctly, things like using silence correctly, Could you could you use some instruction in how to become a more forgiving person? And that means not only forgiving other people, but it means forgiving yourself to? Could you do with having a little training in how to use speech correctly? How do you silence great, how about knowing when to keep quiet? Could you use that? I think so most of us could. And Ruchi is a very vibrant and vivacious person who is a thoughtful teacher and lecturer. And her book Soul Construction is essentially a roadmap to improving these particular character traits in each of us. And I interviewed her you heard the first part of the interview last time, you're going to hear the next part of the interview now. And I think you're going to enjoy it. She's a pleasure to talk with and you'll enjoy listening to her. But even more than that, you will enjoy finding out more about this book. It's a novel idea, isn't it?

### **Daniel Lapin 1:12:51**

When I mean when you come to think of it because as a society becomes more secularized, we tend to think of ourselves as animalistic or sophisticated animals and developed animals and evolved animals but still in exactly the same way that animals have no choice over their behavior. Neither do we. And this is why I can show you I mean magazine articles that I've kept that had I mean cover stories even on why disloyalty in a marriage adultery in a marriage is hardwired you know, you can't help it it's it looked down to animals do it. So why are you surprised that you do it? You know, how helpful and how how, how helpful is this perspective on reality for a society? Obviously not and don't for a moment think it does not have financial implications on the economy. And so, along comes this book and teachers Wait a second, you're not an animal, you're a human being, you can actually change it if you don't like the way you've been talking to your kids. Right? You don't like the way you're talking to your spouse. You don't like the way you speak to your sibling. Hey, go to the chapter on speech and and learn how you can modify the way you use speech. Maybe there are times where you wish you'd be able to exert the willpower to just shut up and not say something. Well, again, this that's what this book is about. It's

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it's a little book, it's an easy and enjoyable read. She She personalizes it very much and I found it very, very readable otherwise we wouldn't have published it. We decided that it was definitely something you all would find useful. So enjoy the rest of my conversation with Ruchi Koval right now. And then after that, I will be back with a few other pointers before we sign off for today.

**Daniel Lapin** 1:12:55

Welcome again. Ruchi Koval, thank you for being again with us. We were together last week and and it was it was a very uplifting conversation and I know that today will be no different. This, we're talking about your new book *Soul Construction*. And the subtitle is worth noting as well. It's a long subtitle, but I am the master of long subtitles. For me, this is just normal 'Shape your character using eight steps from the timeless Jewish practice of Mussar.' And we spoke about Mussar. Last week. And, and it's the the practical, it's the gymnasium for the soul. It's It's the process and the technology if you like, whereby somebody who has a tendency to just get angry. Ruchi introduces people to the idea that that's not inevitable, that is not hardwired into you. Neither is anger, some kind of growing boil or tumor that if it doesn't actually let itself out, it's going to explode with hideous consequences. The reality, of course, is that the more you are able to control your anger, the more you're able to suppress it, the less strongly you feel the urge to be angry as time goes by. It's like anything else the first time you you run a mile or the first time you lift weights, or the first time you do cardio, it's hard. And then after a little while, it gets easier and easier. And then after a bit more time. You it's it's absolutely normal. And that's part of the thrilling process of the technology of Mussar. So, Ruchi, please take us from anger onto something else that - I mean, anger, I'm pleased to be treated the first it's so important, so destructive in relationships. Yeah, not only with others, but it's, it's destructive even with yourself, right?

**Ruchi Koval** 1:16:54

Absolutely. And I want to actually comment on what you just said, because I think part of the magic of massage is that it's a program of character development that actually teaches you how to metabolize triggering things that happen to you, meaning, you know, I think that if a person doesn't have any training right in, in this type of spiritual anger management, let's say, so then if they do just squelch it, they don't really have any way to think about it differently. So it does tend to boil boil, boil until it explodes. The beauty of Mussar is not just about managing your reactions, but it's actually about a complete reprogramming and how you think about it. And I'll just give you an example.

**Ruchi Koval** 1:17:43

Let's say that I have a child who happens to be acting in a very infuriating way. Right?

**Daniel Lapin** 1:17:48

So imagine that, okay, are

**Ruchi Koval** 1:17:50

You use your imagination? I mean, just try. So, you know, without any training, right? Without any practice, without any working on myself, here's what would come up in my head. This is ridiculous. This is crazy. Who does this child think they are, they can't control me, they should behave, I should be able

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to manage them. And so you don't have any ways of any better ways of thinking about the stimuli. So even if you have somehow trained yourself not to react, all of those infuriating thoughts are going to go somewhere, you're going to take them out on somebody, you're going to be in a bad mood for the rest of the day, you're gonna have to do something with it. However, what happens in Mussar, you know, and obviously, I can't do justice in this short interview. So definitely read the book. And better yet study motor. But with motor training, what will happen is that here are some concepts that can replace those slots.

**Ruchi Koval** 1:18:46

This child was put into my life for a reason. I'm not sure what that reason is, but it is to teach me something. I am in a growth process in this lifetime. And this particular stimulus is there to help me become a better person. And that nothing that happens to me is random. Everything happens to me for a reason. If I am this child's mother right now, it's because I was chosen, I was intended, it was meant to be for me to be this person's mother. It's not it shouldn't be anything other than what it is. This is exactly where I was put this is exactly what I need to be. And that I can teach myself to act in a calmer way. Because I believe that it's warranted. Right? Yes, it is my job to teach this child. That's a long term process. It doesn't have to happen this minute today. Where are those thoughts coming from? Probably from arrogance? Is arrogance going to help me? Is it going to take me to where I need to go? It will not. How can I overcome my arrogance? That's a very, very long process. That's what mussar is about.

**Ruchi Koval** 1:19:56

But meaning that we learn a different way the same way that You know, a person can eat food that's nutritious. But if they're not well on the inside their bodies will not metabolize that food appropriately. And it won't just disseminate the nutrition. So too, if a person is not, you know, built up, so to speak within their soul, then the stimuli can come in, and it can be something that's meant to grow them and change them. But if they don't know how to metabolize it, and break it down, it's not going to serve them and feed them in the way that it needs to. And so that's what most are does for us. And, you know, as you said, anger is just one example. There can be many examples, there's, um, you know, I'm challenged and how generous I'm going to be. I know, everybody's donating, you know, contribution to this particular fund this particular cause this particular institution, and I feel resentful. This is my hard earned money, why should I give it away? Well, there are better ways to think about it than that. Right? When we and part of what's fascinating about mussar is that growth happens both from the outside in and from the inside out. Meaning sometimes my insides are not quite there yet, but I'll behave in the right way. And that will help shape my internal thinking. By the same token, sometimes my internal thinking is there, I totally know what I should do. I just haven't quite done it yet. And sometimes growth can happen like that, too. But it really in its most ideal form is both. It's like the practice is happening on the outside. And the thought change is happening on the inside.

**Daniel Lapin** 1:21:32

And I want to jump to chapters five and six. I gravitated to those chapters first, by the way, is the order important, you know, do you recommend readers to take these eight chapters in that order? Or is that? Is that not the case? So let me just give the context. My of my of my question is that we teach the five F

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renewal program, five F's family, friendship, faith, finances and fitness. And we don't put them in a list, we put them on equidistant spots on the circumference of a circle. And then we draw lines connecting them all. Because this is the there is no order, they, they're all equally important. You work on them all simultaneously, are these eight in a design sequence for this course? Or is it okay to take them out of order?

**Ruchi Koval** 1:22:31

So, both? Okay, the answer is both. We put them in this order for a particular reason. You know, we thought that the beginning chapters were going to be more accessible to people who did not have a background in mussar. Because, for example, favorable judgment and forgiveness are things that anybody could say to themselves, Oh, well, I mean, nobody wants to be judged. And, and everybody has some sort of grudge that they need, you know, to work on forgiveness. So we thought that that would be sort of a way for like, kind of like, a door in, you know, to the concept of mussar. Whereas the last chapters are a little bit more abstract and elusive, you know, renewal, [Got it] you know, even happiness, which of course, everybody would say that they want happiness, but it's still it's much more abstract and less practical. And then as we ordered the chapters, we did create transition. So it was walking from one step to the next to the next.

**Daniel Lapin** 1:23:33

Good, well, then I'm going to recommend that we, we read it in the sequence.

**Ruchi Koval** 1:23:38

Yeah, I think so because I think and besides for which, you know, once it was in that order, we referred back to previous chapters, upon them thematically. So that would probably be the easiest way, you know, to get the wisdom of the book. Yeah.

**Daniel Lapin** 1:23:53

And as I say, I, I see the book as a course as a program. you can, you can really embark on one of the most exciting things you've ever done, which is methodically take yourself in hand and start improving your spiritual parts just the way you work on improving your physical parts. But so chapter five and six respectively, our speech and silence or exactly the way you put it, speech, creating reality with our words, six silence a path to wisdom.

**Daniel Lapin** 1:24:31

I'm, let's say, a very introverted person. And I've heard from Rabbi Daniel Lapin, that that's a problem that that's not how God created us. God created us with the phrase, it's not good for man to be alone in general. So I'm, I don't like the fact that I'm introverted - Help me.

**Ruchi Koval** 1:24:53

Well, the interesting thing about the speech and silence chapter is that it all used to be in the speech chapter It was one chapter and then I noticed that that chapter was much longer than all the other chapters, probably because I'm a speech speech-full. And so we decided to divide it into speech and its

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opposite, which is silence and explore them as to separate traits, as opposed to speech just being about as opposed to silence, just being about the opposite of speech. And in it, what we explore is that, you know, and this is something that comes up several times throughout the book, no character trait, and this is one of the central principles of Mussar is that no character trait is all good or all bad. Of course, there are some character traits that are much better than others. But every character trait can be taken to an unhealthy extreme in either direction. And even the most beautiful character traits such as generosity, kindness, love, can be used inappropriately, if there are no limits or boundaries, and even the worst character traits, you know, have their time and place in whatever form they have it. So therefore, this this concept of speech and silence, you know, you know, for a person to say, Well, I'm an extrovert, you know, I can't help interrupting people, that's just what I do, you know, or to say, Well, I'm an introvert, and I don't want to speak up in a crowd. I'm just not comfortable. You know? Well, in a sense, that goes back to the previous question, which is, I am what I am, you know, and the truth is, yes, you are, you are what you are as a starting point. And it's likely that we're going to make the biggest impact on the world with our strengths, with the character traits that we're naturally good at. Right. So if somebody is an extrovert, it's likely that the biggest impact they're gonna make on the world is via their extraversion. But nevertheless, their introversion is still something to be worked on, meaning that person still needs to teach themselves, when to scale back, when to contract, when to remain silent and leave space for others. Conversely, the person who's an introvert will probably make their biggest impact on the world. In smaller, more private, more one on one settings, personal impact, right? But from a muster perspective, that person should still be challenging themselves to stretch the limits of their ability to do what is not comfortable, what is not natural.

**Daniel Lapin** 1:27:20

Right? Um, do you ever see that old Humphrey Bogart movie African Queen? [No.] Okay, now I don't, I don't recommend movies very often. And you can even skip through it and just get to a critical point where Katharine Hepburn draws herself up to her full height, and looks at Humphrey Bogart, who has just insisted that intoxication and alcohol consumption are who he is. And he said to her, leave me alone, It's my nature. And she pulls herself up and looks down at him. And she says, nature, Mr. Olnut, that is what we were put into this world to overcome.

**Ruchi Koval** 1:28:03

Oh, that's a great quote.

**Daniel Lapin** 1:28:05

Isn't isn't that Mussar?

**Ruchi Koval** 1:28:07

That is totally Mussar. And, you know, it's interesting, you say that, because throughout the book, I do sprinkle references to movies, books, Ted Talks, you know, just different things that I've read or seen or heard that that I find interesting, because as you just referenced, we do find bits of mussar wisdom floating around the world all the time. Yes, all the time. And if we have like our mussar glasses on, so to speak, we'll be quick to recognize them when we hear them and say, boom, there's wisdom right there.

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**Daniel Lapin** 1:28:42

I didn't see this book until it was finished and in print. I knew it was coming. And I knew you were working on it. But I will tell you that. I mean, obviously, like most rabbis, I have a background in Mussar. And I'll be honest, I expected this to be a little less palatable. I bet the book is so readable and draws you along page by page. It's it's it's a one sitting read for me. I mean, I couldn't stop. But obviously after that, I wanted to go back and examine specifics and and see a little tips and tools that you insert here and there that I I was able to start implementing for myself. And so it's, it's -

**Ruchi Koval** 1:29:40

I have to tell you, that is exactly what I have been hearing from people. And to me, that's the biggest compliment because what I tried to do in this book, it's almost you wonder, can one book do this, which is that I was trying to be relatable and down to earth and not overly academic or preachy. That was a very big thing I was trying to avoid.

**Daniel Lapin** 1:30:03

Yeah, it's not preachy at all.

**Ruchi Koval** 1:30:04

Yeah, thank you. But by the same token, I wanted to give rich, deep wisdom with teeth could change your life. And so the desire to do both of these things, you know, it can somehow it can sometimes feel mutually exclusive. One of the earliest compliments I got about the book is a friend of mine, who said exactly what you just said, she said, I sat down and read the whole thing in one sitting. And now because I had asked if she would write an Amazon review, and she goes, Oh, no, now I have to go back and read it for real. So that really, that really was very gratifying to hear, because it meant that it was readable or palatable, as you said, but by the same token, you were like, but I want to read it again, because I want to get, I want to really get all the little nuggets, you know, and, and really, that's, that goes back to the people who asked me to write this book, because it wasn't just so that they could give the book to their husband and say, well, he said, You better behave yourself. But we're their own selves, because there are certain things that you want to read and reread and review. And when it comes to character development, it's a lifelong project, you never graduate from that school, there's always going to be new triggers and new stimuli. And even though, you know, if you are a person who's working on yourself, you'll notice that you're transforming. And that's the transformation that I described in some of the testimonials. But there's always going to be new frontiers and new stimuli. So you always want to keep, you know, reviewing and studying. And that's part of the muster program, that Rabbi Yisroel salons are the founder of the motor movement recommended is this constant review, because you're never done growing, and you're never done learning. So yes, you know, God willing to speak can be a resource for that.

**Daniel Lapin** 1:31:42

I know, I know, you are aware of this, I go to think but but Benjamin Franklin was very much on that same track. [Yeah. Yeah]. And, and people don't know the extent to which one of the founders of the

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United States of America diligently practiced the air in the field of Mussar. He didn't call it Mussar. But it was exactly what he writes about. And that's exactly what he does.

**Ruchi Koval** 1:32:09

Yeah. And and Robert Salanter was influenced in some of that in his compilation of the 13 character traits? Most important,

**Daniel Lapin** 1:32:17

I didn't want to say that. If it was, I didn't know something if you were familiar with? So thank you. Yes, you're right.

**Ruchi Koval** 1:32:25

Yeah. And, you know, I don't I don't say that as any disrespect whatsoever to Rabbi Salanter. In fact, I think the opposite is true. Is that what I said before that mussar? Wisdom is everywhere. And we are actually taught to seek wisdom wherever it may be, [of course, absolutely.] Yeah. So absolutely. I love that actually. And I find it so exciting. When I find mussar wisdom hiding in psychology or in technology, or anywhere, it's just because we live in a cohesive world, this is not a silo, this is wisdom that's meant to be experienced, everywhere we go. And everything we in everything we do.

**Daniel Lapin** 1:33:05

The book is is incredibly effective. And and it's important ways is different. You know, from what, what else you'll see on the shelf of self help books. In the bookstore? Yes, this is a self help book. And now that will it help the reader, it will help anybody the reader lives with or works with or interacts with, you will become a better person to interact with on the part of other people. So it is different, but I'm sure I'm sure you've thought about this or been asked this before. But how do you see this book as standing out from the others on the shelf?

**Ruchi Koval** 1:33:49

You know, it's interesting when I was first figuring out what type of Publisher I needed for the book, I couldn't decide if I wanted to go the self help route or the religious route. And what I realized pretty early on is that it's too religious for self help, and it's too Self Help for religious.

**Daniel Lapin** 1:34:05

That's very true.

**Ruchi Koval** 1:34:07

But the truth of the matter is that I think what sets it apart from the pack is the religious content. Because, you know, self help. Look, I mean, it comes and goes, it's trendy, it's fashionable, you know, when I think about some of the self help books that I read, as a young mother, you know, a lot of them are not really that relevant anymore today. But this and this is, you know, the wording of the subtitle, you know, your joke that it has a lot of words, every word is really quite deliberate. And the one word I want to focus on right now is timeless, from the timeless Jewish practice of mussar. And that's what

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really makes this different from self help. Because we're talking about wisdom that is 1000s of years old. And what's so mind blowing is that when I study and I studied with my classes and with my groups, both ancient and temperate contemporary texts, and while each one has, you know, its pros and cons. What's fascinating about studying the ancient texts is that human nature never changes. You read King Solomon's words from 1000s of years ago, people are struggling with exactly the same thing. Arrogance, money, patience, you know, search for meaning. They're all the same things that people are, you know, struggling with today. So the fact what makes this different is that this, this stuff will never be trending, because it's timeless, that really does transcend time. And, you know, when you think about something that has helped the universe for 1000s of years, that's just going to be different from anything that you're going to just, you know, come across in your typical bookstore.

**Daniel Lapin** 1:35:41

That's one of the very best descriptions I've ever heard of, of what makes this approach different from from everything else. That's beautiful, and, and really 100% accurate. I sometimes say that all that technology does, is camouflage how little anything has changed.

**Ruchi Koval** 1:36:07

That is so true. I know,

**Daniel Lapin** 1:36:09

my, my grandfather spent exactly the same number of days away from home on business travel as I do. Except by him, it was on a wagon. And he slept on a pallet of straw in an inn. And by me, it's on a on a on a plane, and I sleep in a good hotel. But in terms of the basic discomforts of travel, nothing's changed. Yeah. And he traveled for business, and I travel for business. And so it is where I can't put it better than you did. I mean, that's just the reality, our relationships with our children, our relationships with our siblings, and our parents and our friends, nothing has changed. And, and so the latest pages of psychology today are not going to be as useful as the book of Proverbs.

**Ruchi Koval** 1:36:57

No, they really won't. You know, and it's so interesting. Sometimes, you know, I'll come across some psychology, I happen to love psychology, and I'm very interested in and and sometimes I'll come across something, I'll be like, Wow, that's amazing. You know, the Torah has been saying that for 1000s of years, you know, and some people will look at that as Oh, well, look, the Torah is right, because psychology said so. And I'll be like, no, no, psychology is right, because the Torah said so. Right. You know, so it's interesting to look at, you know, in 1000s of years, these things do not change. You know, the human being has always sought meaning, in our experience as a human being on this planet. And, and, and hear this as it's been here all along. It's been here for 1000s of years. You know, it's like the undiscovered secret of the universe. And I just couldn't be more excited about that.

**Daniel Lapin** 1:37:47

Here's a little story, you're free to use, I handed to you as a gift. My father in making that very point you just made. My father told me that he was one standing in front of the Mona Lisa painting in the Louvre

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in Paris. And there was a tourist now I'm sorry to say my father said it was an American tourist. But be that as it may, my dad said, apparently, this tourist sort of tilted his head from side to side. And, and he sort of rubbed his chin a little bit, and then finally said, it's not bad. And at that point, the gendarme who was standing on God next to the painting, stepped forward and said, Sir, when you stand in front of the Mona Lisa, she is not on trial. You are!

**Ruchi Koval** 1:38:42

Of course, it was an American tourist, what's the question?

**Daniel Lapin** 1:38:45

But that's right. I mean, when you compare something to Scripture, Scripture is not on trial. Psychology or you? Oh, the latest headline is,

**Ruchi Koval** 1:38:57

That's great. I love that. Yeah.

**Daniel Lapin** 1:39:00

The climax of the whole piece of the whole work. And folks, just a reminder, we're talking about Soul Construction. That's Ruchi Koval's book. And it's subtitled Shape your character using eight steps from the timeless Jewish practice of Mussar. And the the climax of the book is chapter eight, Happiness: another inside job?

**Ruchi Koval** 1:39:31

Yeah, I think that might be my favorite chapter.

**Daniel Lapin** 1:39:35

I can see why. Inside Job. What does that mean?

**Ruchi Koval** 1:39:42

It means that we very often look outside of ourselves for happiness. And again, the common contemporary parlance that we use is that something makes me happy. Makes me sad. It puts the power in somebody else's hands or as I say it, it was the keys to happiness in somebody else's pocket. And what this chapter really explores is that there are actually very practical and specific ways to achieve happiness. And the Torah sheds light on how to do that. And it's not that complicated. It's hard, but it's not complicated. Happiness comes from gratitude. Happiness comes from faith. Happiness comes from working on our envy and understanding and that that's another thing that I do in the book is at the end of each chapter, I write what are the obstacles to that chapter and that that's patterned after one of the ancient master texts. The the ways of the just the path of the just were with each chapter, the author Rabbi Moshe Chaim Luzzatto, and Italian Rabbi explores what are the obstacles to that character trait so that a person can start to recognize where am I self sabotaging? I say that I want to be happy, but I'm not doing things that bring me happiness. I say that I want to be patient, but I'm not doing things that helped me be more patient. So it's an inside job. Because I think that, you know, even

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I mean, if you look at Thomas Jefferson in the preamble, you know, to the, to the Constitution, the Declaration of Independence, he says, you know, the pursuit of happiness, meaning that happiness is outside of ourselves. That's the subtext, it's outside of ourselves, and we have to chase it. But Torah wisdom tells us exactly the opposite. It's inside of you, and you have to uncover it. And again, I think that's a revolutionary concept.

**Daniel Lapin** 1:41:33

Rabbi Moshe Chaim Luzzatto, the Italian Rabbi, You quote was from which century? It's a few 100 years ago, I think,

**Ruchi Koval** 1:41:42

yeah, maybe 500 years ago,

**Daniel Lapin** 1:41:45

Yeah it's a while back? I've just recently become aware of just how dense and rich Jewish academic life was in Italy, in the 17th century in the 18th. So maybe even the 16th? Actually, yes, I think so. You know, it's just, it's just extraordinary. And we, you know, when I was 16, and 17, there was a mussar period at my yeshiva, which I'm sorry to confess, I skipped more often than not, all I can say is, and I mean, this only respectfully, if you had been teaching Mussar, at my yeshiva I'd have been in that class would have been bound me, that's a big compliment. [Thank you.] Because no, it wasn't taught. It wasn't taught the way it really is. [Mm hmm.] In other words, I mean, a practical program to embark on one of the most exciting journeys in your life, which is to get better at something.

**Ruchi Koval** 1:42:45

Yeah. And the way I would put it is to become the best version of yourself. [That's right.] And I think that's very apt, because the point here is not to become someone you're not, it's not to become fake, or inauthentic or a counterfeit of yourself. Rather, you know, what this whole program is about is that the belief that there is an absolutely beautiful soul within me because I am created in the image of God, because every human being is created in the image of God. And therefore, what this program really helps to do is to uncover all the external layers that are not really serving me, even if they are in my default mode, personality wise. And to sort of like an onion, peel back those layers, until I get to the best version of me, every person has a million versions that they could be, right. But we want to try to be the best versions of who we are. I mean, what could be more exciting than that? You know, and, and so, I just, I think, and this is something interesting. As you mentioned, even there are people in my classes who did grow up with the concept of Mussar. And who did learn Mussar, you know, as children, but it wasn't necessarily taught in that way. And I think sometimes mussar can be taught kind of one dimensionally, like you should be more kind, you should be more patient. That's right, without any caveats. But guess what kindness can be taken to an unhealthy extreme patients can be taken to an unhealthy extreme, right? So there needs to be nuance to this discussion. And that's really how we uncover the best versions of ourselves. And, and what's beautiful, too, is it's not just a focus on our weaknesses, but rather, it's a discovery of our strengths. You know, wow, like, I happen to be a very extroverted talkative person. And you know, a lot is a lot of value is placed on the character trait of

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silence and classic muster literature. But when you learn muster, you also learn of where it's appropriate to speak up and we're having a talkative confident personality is a boon to your soul and to other people's soul. So then you start to feel really, you know, gratified with your strengths and you feel empowered around your weaknesses. So I love that you use the word exciting because I mean, listen to me, I'm so excited talking about it. I really am great word

**Daniel Lapin** 1:44:59

and you're right to be and It's exactly what everyone who reads this book is going to feel as well. It's called Soul Construction by Ruchi Koval. And, frankly, you should get more than one, I'm telling you my best advice here, you should have more than one because you're gonna want to share it with people. And if you share it with somebody close to you, that you can embark on this exciting program together, it is literally an eight step program to unprecedented growth. It's truly truly exciting.

**Ruchi Koval** 1:45:36

I've been getting messages, there are sisters who are buying it, they're gonna they're gonna study it together over the phone, one sister lives here in Cleveland, one lives in Israel, Mother Daughter sets, book clubs, I just got a text this morning, a woman ordered 15 copies for her book club. So it's there's so many different ways to use the book

**Daniel Lapin** 1:45:53

and also your your small groups at church or synagogue. Way to go on this, let me tell you, so you definitely want to look at Soul Construction by Ruchi Koval, it's brand new. And in a sense, it's 3000 years old, but brand new,

**Ruchi Koval** 1:46:14

I'm not 3000 years old, just wanted to make that clear.

**Daniel Lapin** 1:46:17

And you know what, you don't even look it even though you even though you speak with the wisdom of the years, that so you know, no worries there. The it really it's an eight step program. And the combination of it is the eighth chapter on happiness. And, and as we bring this in for a landing, Ruchi, I was so excited by one of the characteristics of that chapter where you you structure a certain approach to happiness around the fact that scripture has at least 14 different Hebrew words for happiness and joy. Yeah, that's what our favorite languages are very different. I promise you Russian does not have many words for happiness or joy. I'm not sure it has one. But it probably has a lot of words for dark deep misery.

**Daniel Lapin** 1:47:14

German doesn't have a lot of I mean, they even have to structure words to come up with happiness. It's not natural to the language, but many, many different words for warfare, and different aspects of warfare, which has been a part of the Germanic people for many, many centuries. But, but Hebrew 14 words for happiness just like parallels the Inuit nuances for the word snow.

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**Ruchi Koval** 1:47:42

Yeah, but and what's interesting is not only are they part of the language, but you know, in the Jewish religious liturgy, they appear all the time we we mentioned them often in our life cycle experiences and what have you. So you know, it's an important part of the culture, that happiness is a goal and a gift, and that we should be living lives full of joy.

**Daniel Lapin** 1:48:05

And this is really attainable. And here's the best part of it. It doesn't depend on anybody else, or anything outside of yourself. That's one of the great takeaways of the eighth chapter of his book Soul Construction. Anything to wrap up with Ruchi that you would like our listeners to be aware of? And I'll be

**Ruchi Koval** 1:48:30

Thank you, I really, what's that,

**Daniel Lapin** 1:48:33

I'll be talking about it some more as well. But

**Ruchi Koval** 1:48:36

I really I wanted to really, you know, I'm just so grateful for the education that I received growing up that allowed me to write this book, and all the people who have taught most or who came before me, you know, in their various forms, and really, all of which I've had a deep influence on me and I'm just so grateful that I get to teach something that's so beautiful and so exciting and so necessary and relevant. It's just it's really been like, such an incredible gift in my life, really life enhancing. Yeah, and and all my students who have, you know, taken the time to study this and who have enhanced my life with their reflections and their insights. So the learning has definitely been, you know, two ways and I'm extremely grateful for all of the relationships that I've been able to develop through the study of Mussar.

**Daniel Lapin** 1:49:28

Well, the book really is a tribute not just to you but to your teachers. And yes, your students that also teach you and and to all your experiences. So congratulations on making it happen. And bringing to all of us this incredibly uplifting, self improvement book soul construction, shape your character using eight steps from the timeless Jewish practice of Mussar. I will wish you a wonderful trip to Israel. [Thank you], and a Shabbat shalom. And I hope we'll be able to have you back on the Rabbi Daniel Lapin show in the future.

**Ruchi Koval** 1:50:08

Shabbat shalom. And I would love that thank you for the opportunity.

**Daniel Lapin** 1:50:11

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Well, I hope you enjoyed that and head over to the website, RabbiDaniellapin.com. And look in the store there, for Ruchi's book Soul Construction. Get yourself a copy. And what I think you'll find useful, it's something Susan, I have done with a number of different books. And that is, you may want to also get a copy for somebody you'll work with on the program. Meaning that you both agreed during this week, we're going to read chapter one. And even if that person is on the other side of the world, connect, you know, by phone or by Internet, or by zoom, and then you discuss the the chapter you've you've done, what this does, is not only does it help solidify the concepts in your heart, but it's fun, if you're embarking on something that is as challenging as self development, you are really trying to make of yourself a bigger and better person than you are, it really is helpful to have somebody along to have somebody joining you for the for the journey. So try and look into that possibility. The the topic I left you with today, the supply chain problems not going away real soon, not caused by COVID COVID is being exploited as the excuse so that we don't end up blaming the people who are truly responsible for causing the supply chain problems. And the question, though, is what to do about it. I also didn't touch on another aspect of the problem, which is tied into this, and that is inflation. Obviously, a shortage of goods drives price up, producing, injecting more money into the economy by printing money, as the Biden administration is doing, obviously means more money chasing fewer goods and services driving those prices up. And so there's a lot going on there. My job is to help you with how to cope with all of that. And I realized I didn't do much of that in today's show at all, I was really just laying out. I think the the sort of seldom heard somewhat revolutionary notion that no, it is not COVID that's causing this, this was going to happen anyway, the economy has been abused, and exploited and over regulated and stifled for 50, 60 years already. And we are simply experiencing the consequences of that. And it was a bit of a perfect storm type situation in that had happened to coincide with the challenges that the government's reaction to COVID added to the mix and caused.

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So the question is what to do about the fact? No, it's how do you take care of your finances and your family, and your friendships and your faith? And your fitness? How do you take care of those things in the face of supply chain problems. And even more seriously, inflation, which unfortunately, I will show you next time we're together, that it is much higher than government acknowledged figures. And it's not transitory as you're being told, it's not going away anytime soon. I'm really not being a bad news bear here, you know, I'm not I'm not just trying to give you sensational bad news, because I suspect many of you already knew that the supply chain problem is more serious than they suggested. And that inflation is more serious than you were being told. So I don't know that I'm necessarily telling you as much as perhaps confirming that there are problems. But still, all of that has to be dealt with. And the question is, what can you do? Right? What the government could do is a lot but they're not asking us. But you are they're doing me the honor of listening to my words. And that places an obligation on me to provide value for the time you invest on the show. And that's exactly what we're gonna do the next time we're together, coming up soon. For now, all that remains is for me to thank you for being part of the show. To remind you that now would be a good time to make sure that you have already read the free ebook download, which you can get right now at RabbiDaniellapin.com. And this is a book called The Holistic You and

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It's filled with information that is critical to understanding what I'm going to be talking about next time, which is coping in a time of supply chain problems and serious inflation. So make sure you get that download *The Holistic You*, it's a simple little book, and you'll get it at [Rabbi Daniel Lapin.com](http://RabbiDanielLapin.com). And this is also a good time to take a free trial membership in we happy warriors, because there is now a lot of content, which we are choosing to share through the we happy warriors platform. So that would be a place to look as well, [we happy warriors.com](http://wehappywarriors.com) And go ahead and do a trial membership. See if you like being part of our community of we happy warriors in a much more active way than we were able to do in the old ways. So we hope this is an improvement for everybody. We're certainly planning it that way. And we say now, goodbye. I mean, that's really where we're up to. So I wish you a wonderful week. With your faith and with your family with your finances and your friendships and your physical fitness. I'm Rabbi Daniel Lapin. God bless