

STEVEN SILBINGER

THE
Jewish
PHENOMENON

7
*Keys to
the Enduring
Wealth of a
People*

REVISED EDITION

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Revised Edition

Steven Silbiger

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For my mom and dad, Rachel and Jack

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Comments, questions? E-mail the author at Jewish75@juno.com.

Introduction

JJ Steven Spielberg. Ralph Lauren. Sergey Brin. Michael Dell. They're all successful, at the top of their fields. They're all fabulously wealthy. And they're all Jewish. Those three characteristics-successful, wealthy and Jewish-are linked repeatedly in America today. And it is no accident. Jewish Americans are, as a group, the wealthiest ethnic group in America. But the factors that work together to create Jewish wealth, which I identify in this book, can be applied to individuals and groups from any background.

When this book was originally written both *The Millionaire Next Door* and *The Gifts of the Jews* shared the New York Times best-seller lists. But despite this obvious interest in wealth, on one hand and the Jewish people, on the other, the two subjects have not been dealt with together. *The Gifts of the Jews* confines its discussion to the contributions that Judaism has made to American culture, including monotheism, the Ten Commandments and the Sabbath. But what largely defines Jews in the popular imagination is their economic success and the accomplishments that made it possible. Perhaps Jews and their wealth have not become a focus for discussion because whenever Americans discuss ethnicity and money, the conversation tends to become heated. It does not have to be that way. The extraordinary story of Jewish-American success contains lessons for all of us.

Many authors have written books about business success, trying to find a pattern that we can apply to all business organizations. What makes a company successful? Disney, Coca-Cola, Procter and Gamble, Google ... how have they overcome challenges and become so successful? In examining the phenomenon of Jewish-American success, this book reveals the principles that can be applied to your life. And it is important to note that the wealth created by Jews is much more than just money; it includes advances in the arts, sciences and humanities that made the money possible.

A recent Los Angeles Times article describes the gap that *The Jewish Phenomenon* bridges. "The easy temptation is just to offer a laundry list of Jews and their achievements-a Hall of Fame of Nobel Prize winners, musicians and artists, a parade of business leaders, movie moguls, educators, journalists and entertainers who have influenced the American scene. Yet in searching for a deeper answer to the question-a theory that might explain the contributions of people as diverse as Howard Stern and Albert Einstein-there's a silence in the literature about Judaism and American life." The seven "keys" described in this book bring the silence to an end.

About half of American Jews marry gentiles, prompting experts to project that the Jewish-American community will shrink to half its size by 2050. This statistic lends urgency to the investigation of Jewish success today. As Rabbi David Wolpe of Sinai Temple, the oldest Conservative Jewish congregation in Los Angeles, explained to the writer for the Los Angeles Times, "The farther away you get from the source of your tradition, the less of a contribution you might be expected to make in a place like America. We could lose something precious."

The Bell Curve, published with a storm of controversy in 1994, went down a slippery slope by examining the genetic IQ component of the success of Jews and other groups-an approach that alienated Jews and Gentiles alike. During the debate over *The Bell Curve*, the Union of American

Hebrew Congregations rightly stated, "As Jews, we know too well how these theories have been used against us ... to justify hatred, discrimination, even murder and genocide." The Bell Curve's shallow rhetoric and dense statistics serve no useful purpose for two reasons: the science does not pass critical review, and there would be nothing to be learned if success lay in our genetic code at birth. The Jewish Phenomenon takes a positive position, that the Jewish people have been successful because of a combination of factors related to the Jewish religion and culture, and a collective historic experience. These are things that everyone and any group can examine and learn from.

Anti-Semitism has a long history, and it is by no means dead. Throughout that long history, the Jews' success has been decried as the reason for other people's problems. Even President Richard Nixon, in his Watergate paranoia, saw the Jews as his enemies. In the famed "Nixon Basement Tapes" Nixon told chief of staff H. R. Haldeman, "What about the rich Jews? The IRS is full of Jews, Bob. Crack 'em after 'em like a son-of-a-bitch!" While institutional anti-Semitism has been virtually eliminated in America, on a personal level anti-Semitism is very much alive.

Today an isolated anti-Semitic act such as the painting of a Nazi swastika on a synagogue makes front-page news and clergy from all denominations condemn it. The random shooting of three children by a madman at a Jewish community center in Los Angeles in 1999 brought worldwide outrage. But just seventy-five years ago Henry Ford, "Mr. Model T," conducted a propaganda campaign against the "International Jew." Ford believed that the Jews were involved in an international conspiracy to undermine the world economy. He spent millions of dollars investigating and publicizing his suspicions, but he could never uncover any evidence of the twisted plot.

Indeed, even today many Jewish people and the press would rather reserve the subject of their success for private conversations rather than fuel the fires of anti-Semitism. The Bernie Madoff fraud in 2008 showed this when an open discussion of Jewish wealth in America was avoided. Older Jewish Americans, in particular, have downplayed their success and their Judaism in an effort to avoid unwanted attention and possible trouble. But in recent years the Jewish community has become less reluctant to trumpet its accomplishments. In *Schmoozing: The Private Conversations of American Jews*, younger American Jews expressed the opinion that "we debase ourselves when we hide our achievements out of fear of what the gentiles will think." In December 1996, the Jewish magazine *Moment* published a cover story about the Jewish billionaires of the Forbes 400.; Such an article would have been unthinkable a few years before, and even today such reporting draws criticism. In any case, Jews remain much more defensive than the facts warrant. In fact this book's first edition was met with great hostility in the Jewish community and the politically correct press. A recent study by Daniel Yankelovich and his staff revealed that 25 percent of Americans believe Jews have too much power in American business. But 75 percent of Jews think that others think Jews have too much power.'

The wildly successful *The Millionaire Next Door* concentrated on the factors common to American millionaires. That fascinating book actually inspired me to write this one because it began a discussion of wealth in America, but did not finish it. Conspicuously absent was any mention of religion or ethnicity. However, *The Millionaire* did list "The Top 15 Economically Productive Small Groups." Ranked No. 1 were Israeli Americans with a productivity index of 6.8.' Those Jewish immigrants from Israel were seven times more likely to have the highest concentration of high incomes and the lowest rate of dependency on public assistance than any other group studied. But that was all the book said. As I continued to thumb through the book, I thought that someone should take

closer look.

That closer look revealed a picture of a very small group with a great deal of economic and social success. Of course, that was no surprise to me. My parents raised me as a Jew with expectations of economic achievement, education and success. In addition, I had no shortage of role models from my family, my community, the media and the world. Economic success was the norm in my Jewish community.

Did I buy into a stereotype perpetuated out of ethnic pride, or was there a truth to it? Being critical by nature, I quickly uncovered some compelling facts that prove Jewish success is indeed a fact in America:

- The percentage of Jewish households with income greater than \$50,000 is double that of non-Jews.
- On the other hand, the percentage of Jewish households with income less than \$20,000 is half that of non-Jews. 7
- "The Jewish advantage in economic status persists to the present day; it remains higher than that of white Protestants and Catholics, even among households of similar age, composition and location."
- Forty percent of the top 40 of the Forbes 400 richest Americans are Jewish.
- "One-third of American multimillionaires are tallied as Jewish."
- Twenty percent of professors at leading universities are Jewish.
- Forty percent of partners in the leading law firms in New York and Washington are Jewish. "
- Thirty percent of American Nobel Prize winners in science and 25 percent of all American Nobel winners are Jewish."

It didn't end there. In his book *Ethnic America*, Dr. Thomas Sowell, an African-American economist and senior fellow at the Hoover Institute, created a point-scale index that graphed Jewish economic success compared with that of other ethnic groups.¹²

THE JEWISH POPULATION IS SURPRISINGLY SMALL

The facts are extraordinary considering that Jewish Americans make up just 2 percent of the U.S. population, about 6 million of America's 300 million people. The high media visibility of successful Jews in the sciences, arts, media and business gives the false impression that the Jewish population is far larger than it is. Only in New York and New Jersey do Jews make up more than 5 percent of the state's population, and five states contain 65 percent of the Jewish-American population. At the bottom, there are only five hundred Jews in Idaho and five hundred in Wyoming, not enough to support a decent delicatessen.

Table I.1 Ethnic Household Income (U.S. Average = 100)

Jewish	172
Japanese	132
Polish	115
Chinese	112
Italian	112
German	107
Anglo-Saxon	107
Irish	103
Filipino	99
West Indian	94
Mexican	76
Puerto Rican	63
African American	62
Native American	60

Table 1.2 Jewish Population of the United States

	Jewish Population	% of State	% of U.S. Jews
New York	1,617,720	8	25
California	1,194,190	3	19
Florida	654,935	4	10
New Jersey	479,200	5	7
Pennsylvania	284,850	2	4
Illinois	278,520	2	4
Massachusetts	258,230	4	4
Maryland	234,550	4	4
Ohio	144,955	1	2
Texas	130,170	1	2
Georgia	127,245	1	2
Connecticut	112,830	3	2
Arizona	106,100	2	2
Total (U.S.)	6,443,805		

Source: American Jewish Year Book, 2007.

Table 1.3 Jewish Population of the World (countries over 50,000 listed)

	Number	% of All Jews
United States	5,250,000	39.5
Israel	5,094,000	38.3
France	500,000	3.8
Russia	450,000	3.4
Canada	370,000	2.8
Ukraine	310,000	2.3
United Kingdom	300,000	2.3
Argentina	185,000	1.4
Germany	110,000	0.8
Brazil	97,000	0.7
South Africa	72,000	0.5
Hungary	50,000	0.4
Total (world)	13,300,000	

Source: World Jewish Congress, 2008

In the world of 6 billion people, there are only 13 million Jews, only one-fifth of 1 percent. Except for Israel, Jews are a tiny minority in every country. Jews live all over the world, but 91 percent of

them live in just two countries. The former Soviet Union once contained more than a million Jews who now live in many newly independent nations. Tahiti and Iraq have only 120 Jews each.

Even when it comes to the Jewish presence in any individual city, Jews are small in percentage of the population. Only a handful of cities outside Israel have a Jewish population of any significant size. New York and Miami have the largest percentage of Jews.

Beyond being a small part of the American melting pot, Jewish Americans are relatively new arrivals. In many cases, Jews earned their American success in only one or two generations in the late nineteenth and twentieth centuries. For more than forty years the Jewish-American population growth has been slightly declining, and Jews have become an ever-decreasing percentage of the total U.S. population.³ The Natural Jewish Population Survey is done every ten years and each time the count is hotly debated by statisticians as the definition of being Jewish is not universally agreed upon.

DISCOVERING THE KEYS

No doubt about it, the statistics of Jewish success—especially given the relatively small Jewish population—are remarkable. Of course, there are always individual exceptions to a general rule, just as individuals will vary within any group. However, when we view the complete picture, we see a basic Jewish difference, and there must be some reasons for it. That is what The Jewish Phenomenon is all about. What secrets to success have the Jews learned that can apply to any life, any family and any community?

Table 1.4 Metropolitan Areas with the Largest Jewish Populations outside Israel (cities over 100,000 listed)

	Jewish Populations	% Jewish
New York, USA	1,970,000	13
Los Angeles, USA	621,000	5
Miami, USA	514,000	15
Paris, France	310,000	4
Philadelphia, USA	276,000	6
Chicago, USA	261,000	4
Boston, USA	227,000	8
San Francisco, USA	210,000	5
London, UK	195,000	2
Buenos Aires, Argentina	175,000	2
Toronto, Canada	175,000	6
Washington, DC, USA	165,000	6
Moscow, Russia	108,000	2

Source: World Jewish Congress, 2007

Table 1.5 American Jewish Population, 1790-2000

Year	U.S. Population	U.S. Jews	% Jewish
1790	3,929,000	1,350	.03
1800	5,308,000	1,600	.03
1810	7,239,000	2,000	.03
1820	9,638,000	2,700	.03
1830	12,866,000	4,500	.03
1840	17,069,000	15,000	.09
1850	23,191,000	50,000	0.2
1860	31,433,000	150,000	0.5
1870	38,558,000	200,000	0.5
1880	50,155,000	250,000	0.5
1890	62,947,000	450,000	0.7
1900	75,994,000	1,050,000	1.4
1910	91,972,000	2,043,000	2.2
1920	105,710,000	3,600,000	3.4
1930	122,775,000	4,400,000	3.6
1940	131,669,000	4,800,000	3.7
1950	150,697,000	5,000,000	3.3
1960	179,323,000	5,500,000	3.1
1970	203,235,000	5,850,000	2.9
1980	226,545,000	5,920,000	2.6
1990	262,754,000	5,500,000	2.1
2000	291,421,000	5,200,000	1.8

Source. A History of the Jews in America, A. Karp, 1997 (NIPS 1990, 2000)

The research held the answer. A wealth of literature and data that chronicles the lives of Jewish people throughout the ages provides the clues. Countless individual Jewish success stories led me to the discovery of seven core values or beliefs that lay at the heart of Jewish achievement. In various combinations, these secrets have contributed significantly to the economic success of the Jewish people.

The Seven Keys to Jewish Success

1. Understand that real wealth is portable; it's knowledge
2. Take care of your own and they will take care of you
3. Successful people are professionals and entrepreneurs
4. Develop your verbal confidence
5. Be selectively extravagant but prudently frugal
6. Take pride in individuality: encourage creativity
7. Be psychologically driven to prove something

Appreciating the Keys

Listing them is not enough. Each has its roots in the history of the Jewish people. None of the secrets is independent of the others. They work together. Of course, education is very important, but good education alone does not fully explain such success. As Dr. Sowell discovered, "Even when

neither education nor age is a factor, Jews earn more." Among families headed by males with four or more years of college and aged 35 to 45, Jews still earn 75 percent higher incomes than the national average with the same demographics. Other qualitative and cultural differences not captured in the statistics contribute to their success.¹⁴ If it were as simple as just getting an education or developing verbal confidence, just two of the keys, Jewish success would have been emulated years ago.

But nothing is to prevent from learning about all seven principles and integrating them into their own lives, just as they already enjoy 75 percent of the \$50 billion worth of kosher foods sold in the United States each year. Jews can also take a closer look and understand more about themselves. American society is rapidly assimilating its Jewish people, and a selfexamination could be productive. This time the assimilation is not a matter of forced conversions, as had been the case in the Spanish Inquisition; it's a product of the openness of American society.

The Jewish Phenomenon is not a dry academic adventure. Flying in the face of political correctness there will be a good Jewish joke where appropriate to provide insight into the Jewish way of thinking. I agree with Rabbi Joseph Telushkin that "people who oppose telling ethnic jokes would have to believe that the whole genre is nonsense, that alcoholics, neurotics, oversensitive people and shabby characters are evenly distributed among all groups. However, tolerant as it sounds, this assumption makes no sense, for it implies that history and culture have no impact on human beings. But of course they do. What makes Jews Jewish is a specific religious culture and historical experience that have shaped their values and strongly influenced how they view the world." That's where the keys come from. In addition, all those Yiddish words that many Jews use and misuse in their day-to-day slang will be defined as well. Above all, the book is intended to be accessible so that when you finish you'll have learned something. First you will learn about how a man turned \$75 into a million dollars.

Friedman learned about a tiny piece of worthless land, not more than a few feet square, that was for sale. It adjoined the city dump, and he could buy it for only \$75. So he went to his brother-in-law and borrowed that amount, promising to repay the loan in a year.

With the land now his, Friedman scouted the dump, and he found various items and was soon selling them to junk dealers. He bought a larger property and sold it at a profit. With the proceeds he built a couple of duplex houses and immediately sold them, too. Now only six months after he had borrowed the initial \$75, he was worth \$100,000.

Then Friedman got an option on a large suburban tract, and tripled his money. On the very last day of the eleventh month since he started his junk business, he invested every penny he had—nearly \$12 million, in a fifty-story building with an appraised value of \$100 million. But just two hours after all the papers were signed and he took possession, an earthquake erupted and the building came tumbling down in ruins.

His year was up. Sadly he went to his brother-in-law. "I am sorry, Max," he apologized, "but I guess I'm not much of a businessman. I just lost your whole seventy-five dollars!"

DEFINING WHAT A JEW IS

Race, Religion or Tribe?

Despite the commonplace references to the Jewish race and the Jewish religion, Jews can best be

understood as members of a tribe: "a cohesive ancestral group with particular customs, traditions and values. Those values can be religious and the customs linguistic." Bingo.

An ancestral homeland: Israel

Traditions, customs and values: celebrations, holidays, kosher foods

Languages: Hebrew and Yiddish (a German/Polish/Hebrew mixture)

Unlike many religions, Judaism is more than simply a belief system that anyone can adopt. To become Jewish means enlisting in the tribe. The relationship or covenant is between God and the Jewish people, rather than between God and individual Jews. Judaism is a religion with a strong ancestral component. Furthermore, there is no evangelical aspect to the religion. Jews have had enough to worry about without inviting more people. Those who wish to convert have to study and pass through a local rabbi's approval process.

Only children of Jewish mothers are automatically considered Jewish, although in some Reform and Reconstructionist congregations, the father's progeny is considered Jewish as well. Otherwise a formal conversion is required. The State of Israel, in applying the "law of return" that makes any Jew an Israeli citizen if he or she returns to the Holy Land, defines Jews broadly, but it only recognizes conversions to Judaism performed by Orthodox rabbis.

There are approximately 150,000 converts to Judaism living in the United States. Some notable converts past and present include Kate Capshaw, when she married Steven Spielberg; Sammy Davis Jr., after a serious car accident; Marilyn Monroe, when she married playwright Arthur Miller; Elizabeth Taylor, when she married producer Mike Todd. And let's not forget Ruth from the Bible who said, "Your people shall be my people, and your God my God."

In the United States, the Jewish population has become much more liberal in its practices than its original Orthodox immigrant roots. Furthermore, those Jews who are Orthodox are almost exclusively from Orthodox households.¹⁶ The other denominations draw new members from outside the congregants and are growing.

WHY SO MANY COHENS?

An interesting inconsistency in Judaism's maternal lineage can be found in the determination of the class system within Judaism for prayer ceremonies. In particular, some special prayers are reserved for a group called Kohanim. Traced all the way back 3,300 years to the first temple in Jerusalem, a man with male ancestors who were once the temple priests is called a Kohen or Cohen. God chose Aaron from the tribe of Levi and all his descendants to serve as dedicated priests. The "father to son" connection in this case counts the Y chromosome.

A Kohen is authorized to bestow the priestly blessing while extending his hands outward, with the fingers forming a V shape. Leonard Nimoy, Jew, not Vulcan, adopted it as the Vulcan greeting in Star Trek. Nimoy said, "I can call that salute my Vulcan shalom, my greeting of peace, my yearning for the blessed peace-the age-old quest of the Jewish people, my people." (William Shatner, Captain Kirk, Jewish as well.)

Table 1.6 Percentage of Denominational Preferences of Jewish Households

Orthodox	7
Conservative	40
Reform	41
Reconstructionist	2
Other	10

About 5 percent of modern Jewish men are actually Kohens. A Kohensounding name is not proof of the relationship. Many Jews outside of the authentic 5 percent have taken the names Cohen, Kahn, Kagan or Katz and are not entitled to perform priestly blessings. (Katz has its roots in the Hebrew word KohenTzedek, meaning "righteous priest.") On the other hand, many true Kohanim have total different names, such as the Silbiger family.

The people who worked as the staff at the ancient temple in Jerusalem were called the Levites. Descendants often use names such as Levy, Levine or Segal. Again, the name is not proof of the heritage. The rest of the Jewish followers were named Israelites, and that is how most of Jews today are classified.

THE JEWISH RACE?

But aren't the Jewish people a race? No. The religion started more than four thousand years ago with Abraham, who was already a member of the Caucasian race at the time and who married a non-Jewish woman, Sarah. For more than forty centuries, generations of marriages and intermarriages have precluded a pure bloodline or race. There is no specific genetic code for the Jewish "race" like the genetic code for skin color. There may be a stereotypical look ascribed to Jews, including darker hair and eyes and larger noses, but these traits are common to all Semitic peoples, including Arabs, and the people from the Mediterranean area.

Let's talk about a big stereotype. How about the "Jewish nose"? Sociologists have shown that the "Jewish nose" is no more common to Jews than to Mediterranean people. In 1914 Maurice Fishbein examined four thousand Jewish noses in New York and found that only 14 percent were aquiline or hooked. The other 86 percent were either flat, straight or something other than the classic Jewish nose." With the small total human population that existed in ancient times, it is no surprise that so many people today share similar genetic traits.

HOW DO JEWS CLASSIFY THEMSELVES?

When asked about what a Jew is, American Jews themselves are mixed on the subject. In the Council of Jewish Federations' National Jewish Population Survey of 1990 Jews were asked:

When you think of what it means to be a Jew in America, would you say that it means being a member of

- (a) a religious group
- (b) an ethnic group
- (c) a cultural group
- (d) a nationality.

Given the opportunity to agree with one or more definitions, Jewish opinion reflected the multifaceted nature of Judaism." Indeed, many simultaneously agreed with several definitions:

- (a) a religious group 49%
- (b) an ethnic group 57%
- (c) a cultural group 70%
- (d) a nationality 42%

What is interesting is that tribe, as defined at the beginning of this section, encompasses all four categories, including the nebulous "cultural group." Somehow Jewishness is something more than just a religious choice.

But however they define it, 87 percent of Jews polled considered being Jewish an important aspect of their lives. The 1990 attitude survey asked:

How important would you say being Jewish is in your life?

Very Important	52%
Somewhat Important	35%
Not Very Important	9%
Not Important	3%
Don't Know	1%

In the context of exploring the success factors of The Jewish Phenomenon, the Jewish identity is clearly an important one to Jews, although it is not always clearly defined and is sometimes taken for granted. Being Jewish brings with it a cultural, religious, ethnic and nationalist background that has enabled Jews to become successful in the United States.

THE JEWISH PERSPECTIVE ON MONEY

"Wealth Is Good"

According to the New Testament, the Christian world has, at best, an ambivalent attitude toward money and wealth:

Easier for a camel to pass through the eye of a needle than for someone who is rich to enter the kingdom of God.

-Matthew 19:24, Luke 18:25, Mark 10:25

You cannot serve God and wealth.

-Luke 16:13

If we have food and clothing, we will be content with these. But those who want to be rich fall into temptation and are trapped by many senseless and harmful desires that plunge people into ruin.

ruin and destruction.

-Timothy 6:8

For the love of money is the root of all kinds of evil.

-Timothy 6:10

For Jews, on the other hand, wealth is a good thing, a worthy and respectable goal to strive toward. What's more, once you earn it, it is tragic to lose it. Judaism has never considered poverty a virtue. The first Jews were not poor, and that was good. The Jewish founding fathers, Abraham, Isaac and Jacob, were blessed with cattle and land in abundance. Asceticism and self-denial are not Jewish ideals. With your financial house in order, it is easier to pursue your spiritual life:

Where there is no flour, there is no Bible.

-The Mishna (a collection of books that outline the detailed laws for daily Jewish living)

Poverty causes transgression.

-Hasidic folk saying

Poverty in a man's house is worse than fifty plagues.

-The Talmud (a collection of books of rabbinical commentary on the Old Testament)

ANCIENT JEWISH HISTORY

As it has throughout the ages, their history of struggle and persecution continues to shape the Jewish identity today. The following is an extremely brief history of the Jewish people from biblical times to the present.

According to Rabbi Donin's To Be a Jew,

The terms Hebrew, Israelite and Jew have been used interchangeably. Israel was the alternate name for Abraham's grandson, Jacob. Hence his twelve sons and their descendants became known as the children of Israel or Israelite Nation. "Jew" is derived from Judah, the son of Israel (Jacob) and one of the most prominent of the Twelve Tribes of Israel.

"Jew" became the popular name used for the entire people when the Judeans, from the Kingdom of Judea, survived the downfall of the Northern Kingdom of Israel in 722 B.c. At that time ten of the Twelve Tribes were led into captivity. Thus today, the people are called Jewish because of their faith Judaism, their language Hebrew, and their land Israel.²¹

The Jewish homeland of Israel has been in Jewish control on and off for about three thousand years. The Bible documents three episodes of peril and how Jews survived. In each case, Jewish holidays commemorate these trials and their happy resolution with the help of God. These three major Jewish holidays-Passover, Purim and Hanukah-annually remind Jews that they need to be on their guard and self-sufficient.

Passover

In about 1300 B.C., the Egyptian pharaoh had enslaved the Jewish people and forced them to build the pyramids, the classic story in the Book of Exodus. God chose Moses to lead a revolt and take the Jews back to Israel. When Moses asked the pharaoh to let his people go and the pharaoh refused, God sent the ten plagues to persuade him to change his mind. When the final plague, killing of the firstborn sons of Egyptians, took the pharaoh's son, he finally agreed to release the Jews. This terrible plague "passed over" the Jewish households, hence the origin of the holiday's name. However, as the Jews began the trip to Israel, the pharaoh reneged on his promise and sent an army to catch them. With the help of God, Moses parted the Red Sea, and the Jews escaped to safety. When the Egyptians attempted to cross, God drowned them. The Jews, in their hurry to escape, made flat bread that didn't have time to rise, called matzoh.

On their trip home, Moses climbed Mount Sinai and God gave him the Ten Commandments. Unfortunately, while Moses was on the mountaintop, many Jews were rebellious and worshipped a golden calf. As punishment God kept the Jews wandering in the desert for forty years until the wicked generation died and a new generation was born. Finally the Jews eventually made it back to the Promised Land, but they never forgot those times of suffering.

Two Jews are sitting opposite each other in a train. Each recognizes a fellow Jew in the other but they sit quietly for several minutes.

Finally, one leans toward the other with a deep sigh. "Oy!" comes out in one breath.

The second leans forward and observes, "That's just what I was thinking!"

Today, the Passover story is read from a book called the Hagadah at the seder meal held in Jewish households each year. It's interesting to note that two millennia ago Jesus as a Jew led his disciples at a seder meal, the "Last Supper," the night before his crucifixion. The bread they ate was matzoh, the forerunner of the modern communion wafer.

Purim

In about 480 a.c., the mighty Persian Empire was ruled by King Ahasuerus. When his wife Queen Vashti disobeyed him by not entertaining the guests at his party, he took away her crown and led a kingdomwide search for a new queen. He chose Esther, the orphan niece of Mordechai, a wealthy Jewish leader. However, Esther's religion and her relationship with Mordechai were a secret. At about the same time, Mordechai gained favor in the king's court by exposing a plot to assassinate Ahasuerus.

The king's chief of staff, Haman, a would-be Hitler of his day, was intent on consolidating his power in the king's court. It was his command that everyone bow down to him and obey him, but Mordechai refused, threatening Haman's leadership. To do away with Mordechai and all the Jews who threatened his power, Haman convinced the king that the Jewish people were dangerous because they followed a different set of laws that subverted his royal authority. Haman asked for permission to kill all the Jews, and the king agreed.

Mordechai told Queen Esther of Haman's plot against the Jews and asked her to help her people. She agreed to reveal her religion and risk her crown and a sentence of death. Queen Esther planned a grand

feast to ask the king to change his mind and even invited Hainan.

Meanwhile, Haman was moving ahead with his plan by building a gallows especially for the execution of Mordechai. At the same time, the king had honored Mordechai for foiling the assassination plot and had given him royal robes, not realizing that his other order would bring about Mordechai's death.

At the feast Esther dropped the bombshell. She revealed her Jewish heritage and asked the king to spare all the Jews because they posed no danger to him. She told her husband that Haman's accusations were all lies and advised that Haman should be killed instead. The king's love of his queen was such that he believed her and did her bidding. As a twist of fate he ordered that Haman be hanged on the same gallows Haman had prepared for Mordechai. In addition the king ordered a death sentence for all of Haman's conspirators, including his ten sons.

Today's Purim holiday festival commemorates Esther's feast for the king and her courage. The story of Esther is written on a scroll, called the Megillah, and is read at the synagogue. (Jews often refer to any long story as "the whole megillah.") Whenever Haman's name is read aloud, the congregation, especially the children, drown out the sound of Haman's name with noisemakers called graggers. In addition, as part of the tradition Jews eat a three-cornered fruit pastry called a hamantashen that symbolizes Haman's hat or, morbidly, his head.

Hanukah

When Antiochus, King of Syria, conquered Israel in 165 B.C., he refused to allow the Jews to practice their religion. The Syrians closed down the temple in Jerusalem and put out the "Eternal Light," a ceremonial lamp that had always remained burning. To protest this injustice, Judah Maccabee led a revolt with a small group of farmers. The Jews were outnumbered and poorly armed, but with the help of God they chased the army back to Syria. When the Jews returned to the temple, there was only one day's oil for the ceremonial lamp, yet it lasted for eight days. The Hanukah menorah (candelabrum) celebrates this miracle.

These three historical events inscribe in the collective memories of the Jews a sense that the Jewish people must always be prepared for an attack.

MODERN JEWISH HISTORY

The modern history of the Jews began in 70 A.D. when the Romans completed their conquest of Jerusalem, destroyed the temple and forced a great migration of Jews out of the Holy Land, the so-called Diaspora. The Romans renamed their new conquest Palestine. By the time the State of Israel was reestablished nearly two thousand years later in 1948, the descendants of the exiled Jews had spread throughout the world.

During the rise of the Roman Empire, Christians and Jews were two of many religious and ethnic groups living within the empire's boundaries. But Emperor Constantine converted to Christianity and decreed in about 300 A.D. that Christianity would be the official religion of the Holy Roman Empire, which covered most of the Western world. Romans compelled all non-Christian groups to convert or die. The Jews resisted and stubbornly maintained their religion, clothing, diet, customs and language wherever they settled in the world. Consequently, Jews naturally lived in their own distinct

communities, and their isolation bred mistrust and suspicion. In times of strife, it was easy for the general population, incited by those in power, to blame Jews for problems ranging from poisoned wells to diseases to economic disasters.

Throughout the Middle Ages and on into the fifteenth century, large Jewish communities emerged in Spain, Italy, Germany, France and Eastern Europe, especially Poland and Russia. Governments throughout Europe barred Jews from owning land, so few were farmers. They gravitated to commercial and industrial occupations with trade skills. At the fringe of society and business, Jews were storekeepers, peddlers, artisans, bakers, tailors, small-factory owners and middleman merchants. Sowell's research found that the historical prejudice against Jewish businessmen has also been experienced by other successful trading groups: "Where middlemen are an ethnically distinct group—the Chinese in Southeast Asia, the east Indians in Uganda, and the Ibos in Nigeria—that ethnic group is hated by the masses who deal with

Jews often lived in officially mandated areas that were protected by nobility, kings or Popes for their own gain. Government officials benefited from these communities by levying upon Jews a barrage of special taxes that Jews paid not as citizens, but as Jews: a tax on the right to travel, to trade with others, to marry, to have children, to bury a corpse in the cemetery. In addition, the nobility benefited from the Jews' wealth, commercial skills, international contacts and other technical knowledge. The Biblical injunction against money lending pushed the Jews further away from the mainstream, when they filled the vacuum for this essential service for commerce.

Further stigmatizing the Jewish people, in 1215 the Fourth Lateran Council, convened by Pope Innocent III, decreed that Jews living in Christian lands were always required to wear a distinctive badge on their clothing. Governments periodically reimposed this requirement on European Jews for hundreds of years.

The gruesome myth of the "blood libel" was perpetuated during these dark days. It was said that Jews required the blood of a Christian baby to bake matzohs on the eve of Passover in a ritual reenactment of the crucifixion. When the body of a child was found in a well in England in the 1200s, the authorities tortured a Jew and forced a confession that he committed the crime as part of a ritual murder. This incident led to the expulsion of the Jews from England in 1290. On two counts the charge is preposterous. Kosher dietary laws prohibit eating of even a drop of blood, and baking on the eve of Passover would violate prohibitions against working during the holiday.

At about this period, two forms of Judaism formed. The Jews of Spain and Portugal were known as Sephardic Jews—from Sefarad, meaning "Spain" in Hebrew. Today 20 percent of Jews are Sephardic. The Ashkenazic Jews evolved in Northern and Eastern Europe, and they account for 80 percent of Jews today.²³ Ashkenaz means "German" in Hebrew. They differed slightly in their pronunciation of Hebrew as well as in some prayers and ritual practices.

In 1492 the Spanish Inquisition compelled the Sephardic Jews to either convert, move or die. In the Sephardic diaspora a few made it to America. Some Jews, called Marranos or Conversos, acted as if they had converted, but lived as "secret Jews" in Spain and eventually emigrated or assimilated. Records indicate that Christopher Columbus himself may have been a Marrano. What is known for sure is many of his crew were Marranos, including Rodrigo Sanchez de Segovia, the voyage comptroller, and interpreter Luis de Torres. De Torres wrote in his diary, "[Columbus] thought that when he would reach China and the Far East, he would locate the exiled Jews from the Ten Lo

Tribes, and he wanted me to be able to communicate with them." De Torres was not greeted by Jews in the New World, but his diary entry was still joyful. "And I, Yosef Ben Ha Levy Haivri-Joseph the son of Levy the Hebrew-sang with my friends a different song, a song of thanksgiving to God for leading us to a place where we might publicly acknowledge our Judaism." Furthermore, the voyage was not financed by Queen Isabella as commonly believed; Abraham Senior was the primary financier of the historic voyage. In *Columbus and His Discovery of America*, Herbert Adams writes, "Not jewels, but Jews, were the real financial basis of the first expedition of Columbus."²⁴

JEWES IN AMERICA

The first twenty-three Jews arrived in New Amsterdam on the Hudson River in 1654. These Jews had been living in Brazil when the Portuguese captured it from the Dutch. Instead of returning to Europe, they made their way to New Amsterdam. Until the end of the eighteenth century, the Jewish community in America remained small, and concentrated in a few of the larger cities on the Eastern Seaboard. In this new world Judaism was accepted as just one more religious denomination, a liberalism that was inconceivable in the anti-Semitic climate of Europe. Perhaps because there were too few Jews to create a visible Jewish presence, they were allowed to live in peace with equal rights. In 1791, just after their revolution, France became the first European country to grant Jews equal rights.

Ashkenazic German Jews in larger numbers followed these Jews to America in the early 1800s. Instead of remaining concentrated in small communities, they ventured into the frontier as peddlers, tradesmen and professionals among the Many of these transient peddlers opened shops and businesses in the West, planting the seeds of department store empires. Levi Strauss began making jeans. The German Jews prospered but still amounted to only 250,000 of the 50 million Americans in 1880.

A massive wave of Eastern Europeans to the United States began in the 1880s. Unlike the limited early immigrations, 2 million or one-third of all Eastern European Jews moved to the United States by World War I. With the Russian invasions of Poland and neighboring Eastern European territories, the majority of Eastern European Jews came under Russian rule, and the Russians did not want them. The Russians conducted massive campaigns, called pogroms, to either convert the Jews or brutally persecute and kill them.

The size of the immigration swamped the existing Jewish-American communities, especially in New York City. These Jews came with less education and less money than the prior wave, and with highly distinctive Orthodox Jewish cultural traditions: the long beards, dark clothing, skullcaps, and hairstyles that the more cosmopolitan German Jews had given up in favor of a Reform lifestyle.

Despite their differences, the organizations made a great effort to aid their "poor cousins" in transition. There were caste-like divisions among the Jews, but they worked together when it came to their relationship with the non-Jewish world around them. At the turn of the century, the Jews developed the ready-to-wear clothing industry and employed most of the new Jewish immigrants in New York.

The last large wave of about 1 million Jewish immigrants came from Eastern and Western Europe as a result of the World War II-era persecutions by the Nazis. The Holocaust or Shoah has remained a fresh and cautionary reminder for Jews to keep vigilant and strong as a people.

The support of Israel as the ultimate refuge is critical in the minds of Jews. And even Israel has been under siege. ~~Three times since its creation-at its birth in 1948, in the 1967 Six-Day War and in the 1973 Yom Kippur War-Israel has been on the brink of extinction, surrounded by hostile Arab neighbors. Each time Israel managed to overcome surprise attacks and overwhelming force to not only win the wars, but also to take the offensive and annex additional territory. For the first time in modern history Jews were not passive victims; they became recognized as a potent military power. S. Linowitz, former chairman of Xerox, said, "The Israeli victory in the Six-Day War in 1967 was the end of the image of the Jew as a loser."~~²⁵ In the 1980s and 1990s, much smaller Jewish migration came from the former Soviet Union, directly or via Israel, totaling about 200,000.

This brief overview of Jewish history and the Jewish-American population provides the very broad historical and cultural context for the seven secrets and the success that Jews have enjoyed in America.

Understand That Real Wealth Is Portable; It's Knowledge

My brain is the key to set me free.

-Harry Houdini (born Erik Weisz), magician

1(mind, as the slogan goes, is a terrible thing to waste. The best possible investment you can make for your future is an education. Even if you default on your student loan, nobody can repossess your diploma. It is such a basic concept, but the promise of education often falls on deaf ears. Getting a good education requires the ability to defer gratification for a bigger payoff later, an ability Jews have had for a long time and a reason to develop. The value of an education is really not a secret; it is similar to the "miracle" of compounding financial returns given with every pitch for retirement savings. The Jewish secret is how they have come to fully embrace the idea of a good education and execute it. As just one example, after World War II, Jewish veterans took advantage of the GI Bill's educational benefits at a rate twice that of the general population.'

My father sat me down as a child and explained to me, as his father had done to him, "how the world works" "If you like to play around, you need to earn your free time. It takes a good education and good grades. Then you can get a good job and make good money. Having earned your way, you can play around for a much longer time with far more expensive toys. Now, Steve, if you get that out of order, the system does not work. You can play for a little while, but then you end up with a few inexpensive toys that eventually break. Then you're left working even harder for the rest of your life with no toys and no fun."

It may sound simplistic but it's true. I understood this very well even as a teen because my father took the time to show me the family checkbook, and show me what living in the United States cost in real-life terms. Clearly you needed a lot of money to pay bills, and an average job often could not provide enough. In the real world, the "toys" in my father's story translated to cars, houses, clothes, stereos, dining out and vacations. If you do not earn these "toys," or if you seek them out too early, the fun quickly comes to an unpleasant end.

Was my experience unique or common to Jewish children in the U.S.? A comprehensive study conducted in 1990 revealed that the educational advantage was very pronounced for both Jewish men and women: 87 percent of college-age Jews were enrolled in college versus 40 percent for non-Jews. In addition, 75 percent of Jewish men and 65 percent of Jewish women were enrolled in schools with higher academic standards.

Another 1990 study found that 78 percent of Jewish males twenty-five and older had at least some college education, compared to only 42 percent of all white males: 65 percent of Jewish men had graduated, compared to 57 percent of all white males; 32 percent did some graduate work, compared to only 11 percent of all white males.

Jewish women have also had a great educational advantage over non Jews, with a 69 percent college attendance record compared to 34 percent of all white females. That might explain why so many Jewish women were among the pioneers of the feminist movement. Betty Friedan founded the

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