

# SIX INDISPUTABLE KEYS FOR THE ECONOMIC SUCCESS OF AFRICAN AMERICANS



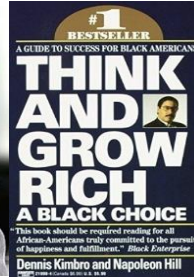
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## An African-American Entrepreneur's Commentary and Application of Key Economic & Success Mindset Principles of the Book, *The Jewish Phenomenon*, by Steven Silbiger



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**Author: *God Wants You To Be Wealthy (How to Release the Wealth Builder Within)***

### Introduction

Inspiration for this discussion is from an outstanding book by a Jewish American, Steven Silbiger entitled, *The Jewish Phenomenon (Seven Keys to the Enduring Wealth of a People)*. This book catalogs fascinating information about an oppressed people, Jewish Americans, who in spite of everything have succeeded. As I read this book, my mind immediately turned to the African American community and how we could apply these dynamic principles to our own economic success and prosperity.

### Interesting Facts and Statistics

There are over 5 million millionaires in America. However, even more staggering is the fact that although Jews make up only 2% of the total U.S. population, one-third of all American multimillionaires are Jewish! Want a few more statistics?

- This Jewish 2% of the population makes up 45% of the top 40 richest Americans.
- 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 less than \$20,000 is half that of non-Jews.

### ABOUT THE BOOK: THE JEWISH PHENOMENON

These and many other fascinating facts and statistics are revealed in a very helpful and enlightening book by Steven Silbiger entitled, The Jewish Phenomenon, (Seven Keys to the Enduring Wealth of a People).

I highly recommend this book for its analysis and information about an oppressed people, who in spite of everything, have succeeded. For me this is not so much a book about a race (although it is always interesting to read about the human triumph of any people), but it is an insider's instructional guide to the thought patterns, behavior, and culture of a wealthy people.

This book is about Jewish economic, educational, and social success. It is a book about Jewish development of wealth. But, most of all, it is also a book for all of us. After discussing each of the 7 Keys, Silbiger gives practical hints for implementing these principles into our daily living.

Before any other ethnic groups feel slighted, please know that as an African American I understand the challenges and trials of oppression and racial hatred against a people. I love hearing and reading the stories of African Americans who have overcome. Yet, I also appreciate the stories of other peoples who have overcome. So, here in this commentary, I'm identifying principles of success and wealth that have worked for an ethnic group in America.

Silbiger lists seven principles that he rightly says can be emulated by any group or individual who desires to succeed. Don't envy, EMULATE. Yes, of course, you will do it with your own personal style, history, and personality, but the Scriptures have counseled us that we will be wiser only if we

follow wise principles. So, if you want to be wealthier, listen up. The Father of Faith, Abraham, was very wealthy. Listen now to one of his descendants telling us modern day folks about how Abraham's descendants have applied principles that have helped them not only to survive, but also to thrive in an intimidating environment.

### **Modeling the High Achiever**

*Mark the perfect man, and behold the upright: for the end of that man is peace.*

*Psalm 37:37(KJV)*

*A wise man will hear, and will increase learning; and a man of understanding shall attain unto wise counsels:*

*Proverbs 1:5 (KJV)*

The Hebrew word for "mark" in Psalm 37:37 is *shamar* which means *to observe, keep and do*. It refers to *watching with intelligence, and following the dictates of wisdom, prudence, and justice*. It can even imply, *to celebrate*. I'm sure you have seen the success of others, but can you also celebrate their success and rejoice in their victory? This Scripture encourages us to observe and celebrate the success in others and to follow their success principles in our own lives.

As humans, we should be joyous when others are successful, and be even happier when those same individuals are willing to share with us the principles that have brought them success. The best selling book, The Millionaire Next Door, opened the eyes of many and inspired them to emulate the millionaire principles and teach these behaviors to their children. The authors Thomas J. Stanley and William D. Danko did much research and gave us the millionaires' *secrets* for success. So it is with this book. Let's learn in joy, not burn with envy. Don't hate – just EMULATE.

**I WILL NOT DISCUSS THE 7 KEYS TO JEWISH SUCCESS AND WEALTH OF STEVEN SILBIGER, BUT SIX INDISPUTABLE KEYS THAT HAVE RESULTED FROM MY STUDY AND APPLICATION OF THESE KEYS.**

I have discovered and applied Silbiger's keys to what I term **Six Indisputable Keys** for **3** the Economic Success of African Americans. I use the term *indisputable* because I see no arguments against these self-evident responses to the need for economic prosperity. They all begin with the letter "E." You will find that my keys will not be rooted much in political argumentation or discussion of social programs. As important as they are these are not my emphases.

As a Personal Success Coach and Coach for Emerging Entrepreneurs (particularly African American women) I wish to stress the steps we can PERSONALLY take to make a difference in our personal and community economic prosperity.

**Turning Point Magazine Article: (May/June/July 2000 Issue)**

Urban Technology: The Issues and the Impact

Article: *A New Age, A New Economy: Will Urban Minorities Participate?*

In an article written by professor Sidney Morse: President and CEO of the Institute for Strategic Thinking and Technology Development (ISTTD), he interviewed Dr. Jeffery Cole and Ross DeVol Cole: Director of Regional and Demographic Studies at the Milken Institute, a Santa Monica think tank.

**Here is the farsighted declaration of Mr. DeVol.**

*DeVol says it is vital that community leaders shift from public policies that emphasize a "redistribution of wealth" to those that focus on the "empowerment of people to create their own wealth" if urban minorities are to fully enjoy the new opportunities created by the dynamics at hand.*

This discussion is to be a message of encouragement and motivation to the wonderful entrepreneurs and other success minded individual out there. It is on no way fully descriptive of what steps to take, but it will provoke thought and action as we as a community redesign our thinking and as YOU as an individual redesign your thinking and actions for the economic prosperity of yourself and your family.

**Foundations for the Six Indisputable Keys for the Economic Success of African Americans**

The three foundations below are essential if we are to move forward financially, both individually and as a people. We must develop the **thinking and the habits** of wealthy people.

- We must rid ourselves of stinkin' thinking, stinkin' attitudes that hold us back.
- We must follow the habits of those who have been successful, whoever they are, and use our creativity and personality to enhance our success and make these habits permanent life changes.
- We must believe and embrace this declaration. It is my declaration to the world:  
***"God Wants You To Be Wealthy"***

This is also the title of my ebook and my soon to be released paperback motivational book for entrepreneurs and solo business owners.

These **Six Keys are identified as motivations (the incentives and encouragement)** we must emphasize and develop in order to spur us forward toward economic prosperity.

**These are my Six Indisputable Keys for the Economic Success of African Americans.**

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**Six Indisputable Keys Dr. Kenneth Hammonds,**  
*(Providing Coaching for Emerging Christian Solopreneurs and Ministries)*

**Indisputable Key # 1 The Educational Motivation**  
**Indisputable Key # 2 The Economic Motivation**  
**Indisputable Key # 3 The Entrepreneurial Motivation**  
**Indisputable Key # 4 The Empowerment Motivation**  
**Indisputable Key # 5 The Endurance Motivation**  
**Indisputable Key # 6 The Enjoy Life Motivation**

Within my Six Indisputable Keys are 17 Incentives (Habits, Attitudes, Motivations, or Keys) I have gleaned from my own study of Silbiger's original Seven Keys and other statements made in the book. I have numbered them consecutively for easy reference. At the end of this commentary I mention Silbiger's Seven Keys to Jewish Success as he has listed them.

## **INDISPUTABLE KEY # 1 THE EDUCATIONAL MOTIVATION**

### **The Jewish Phenomenon**

(Each section will start with principles and statements by Silbiger in the book, *The Jewish Phenomenon* followed by my application called, *The African American Application*.)

**1. Jews have an educational incentive.**

**2. Jews are a people of the Book (O.T. Bible) and a people of books.**

Jews are voracious readers. Their purchases are the cornerstone of hardcover book sales, accounting for between 50% and 75% of sales in the United States.

**3. Jews believe that real wealth is portable; it's knowledge.**

They strongly believe knowledge is the foundation for producing wealth.

**4. Jews believe in being prudently frugal.**

This is the skill and discipline to control your spending habits. It's a much-needed key to preserving wealth, so your hard earned wealth does not "sprout wings and fly away."

Silbiger reveals a startling statistic about Jewish investing habits. A reader's survey in *Reform Judaism* showed that a whopping 73% of Reformed Jews hold stocks and bonds. The average for the general public is 27%. Jews have priorities: (1.) Education, (2.) Money, (3.) Material Things. He goes on to add, "For Jews wealth is more than the power to buy things; it is power itself. Money can overcome the prejudices of most bigots, especially in America. . . . In the United States, **money breaks down the barriers faster than any pleadings for help.**" (emphasis mine)

### **The African American Application**

This section is easy. We must do exactly the same thing. Just as we can emphasis sports and entertainment African Americans, can like wise emphasis other educational pursuits to build our wealth.

**1. In order to achieve success African Americans must be more avid readers and a people of books and education.**

**2. We must also continue to be a people of the Book (the Bible).**

As we know, the Church and education in ethical and moral principles in the Black community is a vital key in the development of community education and literacy.

**3. We too must embrace the idea that real wealth is portable – it's knowledge.**

**4. Our education must also extend to the arena of money.**

I call it, "Study money, honey!" We must develop a natural understanding and ability with money. We can and must experience the joys of being frugal and at the same time enjoy the better things in life later after developing financial freedom.

## INDISPUTABLE KEY # 2 THE ECONOMIC MOTIVATION

### The Jewish Phenomenon

**5. Jews have an economic incentive.**

**6. For Jews, wealth is a good thing and a worthy and respectable goal for which to strive.**

**7. For Jews, wealth is a tool for survival.**

As Silbiger states, "Without money, Jews view themselves as 'naked to their enemies'." [Page 131]

### The African American Application

African Americans must also appreciate economic motivation and incentive. We must develop economic cents. We must and save, spend wisely, and reward those who seek to further themselves economically. We must stop the talk of those who are satisfied at being economically disadvantaged. No, it's not all right to be broke, poor, or with no job. We must have an economic motivation to move forward.

Other oppressed groups in America and the world might well pay attention to this belief. It is so similar to the self-empowerment doctrine of Marcus Garvey who said in his book, Black Man, "Wealth is strength, wealth is power, wealth is influence, wealth is justice, is liberty, is real human rights." Before some of you rise up in disagreement, please observe the fact that the Hebrew words for wealth in the Old Testament define wealth in the same way. The Hebrew words for wealth include the ideas of power and force, even an army. They also mean the strength to do what you want to do. Now, that sounds like wealth!

## INDISPUTABLE KEY # 3 THE ENTREPRENEURIAL MOTIVATION

God's original intent for humankind was for humans to be **entrepreneurial** and **produce** whatever they needed for existing and prospering on this earth. God has wisely placed within humans an urge, a compelling desire to produce, progress, and be successful. Indeed, humans were given an Original Mandate by God in the Genesis 1:28 directive to "**be fruitful and multiply**" [produce *abundantly*,

produce *wealth*]. The God-given mental abilities, talents, and gifts resident in humanity also mandate this. Humans are obligated to produce wealth in order to enjoy being fully human. Entrepreneurship (creative productivity) is at the very heart of what it means to be human.

## The Jewish Phenomenon

### **8. Jews have a strong, burning entrepreneurial spirit.**

Jews have twice the self-employment rate of other ethnic groups. Silbiger says, “This entrepreneurial drive is crucial to Jewish success.”

The Father of Faith, Abraham, was very wealthy.

### **9. Jews believe financially successful people are professional and entrepreneurs.**

These are the occupational types that create wealth.

### **10. Encourage creativity.**

This is the art of independent thinking and daring to be the first to think of or implement a certain process. Thinking “outside the box” characterizes all successful people in any profession.

### **A Final Silbiger Quote:**

Silbiger has some advice regarding the need for financial independence for today’s workers:

“In the chapter about spending and saving, I made the point that dependent workers, employees need to create their own capital base. Without capital employees are at the mercy of their employers to pay their bills. The fear of upsetting the boss prevents employees from being truly creative and productive. If the idea is really such a good one, you can make the big leap with your own capital and pursue your dream yourself. **As an entrepreneur anyone can create real wealth.**” [emphasis mine]

## The African American Application

My statement: “*God Wants You To Be Wealthy*” is not just a book – it’s a Declaration of Empowerment, indeed, a personal Declaration of Independence, a **Wealth Manifesto**. This great Declaration seems to especially speak to entrepreneurs – those who set out into business with their gifts, talents, and skills and create new wealth.

I’ve noticed that when I say this Declaration to “ordinary” people - especially some church people, they immediately get defensive and ask questions like, “What do you mean by – *wealthy*?”

On the other hand, whenever I mention the phrase, “*God Wants You To Be Wealthy*” to entrepreneurial minded folks and business minded people AND most **BLACK PEOPLE**, 95% respond exactly the same, “Oh I know that!” or the light of revelation comes upon them and they say, “Yes, I receive that!” So, I have decided that this book is NOT for everyone. It is for those with an entrepreneurial mindset to create wealth with the work of their hands, the power of their minds, and the strength of their determination.

Of minorities in America new entrepreneurial businesses is the highest among African Americans, especially women. Let’s keep this spirit a live and support and encourage entrepreneurship.

**KH Note:** Women’s entrepreneurship is a rapidly growing global phenomenon. The greatest growth has been in Europe, North American, South America, and South Africa. Between one-quarter to one-third of all world businesses are owned by women. Among African Americans, women own 38% of the entrepreneurial businesses.

**KH Note:** Of the 5.6 million businesses in the USA, 89% (5.0 million) have fewer than 20 employees; 13 % (700,000) have no employees; and 80% of minority businesses are sole proprietorships.

Entrepreneurs need to create wealth for themselves, their loved ones, and society. Entrepreneurs and small business owners are the business backbone and wealth creators of this country and most countries of the world. When entrepreneurial innovation and endeavors are suppressed in any society, country, *or family unit*, likewise the general wealth of the people is also suppressed. So entrepreneurs, wealth creators, keep on creating wealth and fully embrace the message, “*God Wants You To Be Wealthy.*” This message is for you.

A listing of some facts about the greatest black entrepreneur of the 20<sup>th</sup> century.

### **The Greatest Black Entrepreneur**

A great example of someone refusing to be defeated by self-imposed limitations is Madam C. J. Walker (1867-1919), an entrepreneur, hair care industry pioneer, philanthropist, social activist, and the first African American woman millionaire. She was voted as the *Black Enterprise* magazine’s, **Entrepreneur of the 20<sup>th</sup> Century**. Her personal achievements and her experience of freedom came from within despite the “system” that was against her.

- She was married at age 14, but her husband died, leaving her with a two-year old daughter.
- She taught herself to read and write.
- She started with \$1.25, determination, and a dream, and never looked back.
- She was the first to sell products by mail order.
- She was a millionaire who lived in the super-affluent mansion neighborhood of the Vanderbilts and other rich families.
- At the National Negro Business League Convention, July 1912 she said, “I am a woman who came from the cotton fields of the South. From there I was promoted to the washtub. From there I was promoted to the cook kitchen. And from there I promoted myself into the business of manufacturing hair goods and preparations. . . . I have built my own factory on my own ground.”
- She also said, “I got myself a start by giving myself a start.”
- She has a strong word today to those who face any kind of difficulty working on their dream. Her advice to women at the National Negro Business League in 1912 was a business philosophy that stressed economic independence for women, “... I want to say to every Negro woman present, don't sit down and wait for the opportunities to come...Get up and make them!”

Now that’s – economic entrepreneurship from within!

Let’s stop all our excuses for not being all God has called us to be. Recognize the freedom and creativity within you and keep the hope of economic prosperity alive.

## **INDISPUTABLE KEY # 4 THE EMPOWERMENT MOTIVATION**

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**Six Indisputable Keys Dr. Kenneth Hammonds,**  
(Providing Coaching for Emerging Christian Solopreneurs and Ministries)

## The Jewish Phenomenon

### ***11. The Jews have the ability to organize and utilize economic strength.***

Many other groups may have economic strength, but are not able to organize that strength to assist the group in its causes.

### ***12. Jews firmly believe in “take care of your own and they will take care of you”.***

This is the key that allows ethnic and social groups to help themselves and to thereby be freed from an addictive dependency upon outside help.

Silbiger reveals some interesting information about Jews and the care of their own. In order to safeguard and enhance the community, Jews are zealous in giving their wealth and time for charity and social action. In 1997, Jewish philanthropy totaled 4.5 billion dollars.

Silbiger goes on to say, “In addition, Jews understand that when the community serves itself, it also controls its own destiny. . . . In Judaism, the best donation is the one that aims to create an independent recipient.” [Pages 39, 42]

### ***13. The idea of individual empowerment is deeply rooted in Jewish religion and society.***

The 12th century philosopher Moses Maimonides (Pronounced, mi-MON-neh-deez) determined that there are eight levels of *tzedakah*, which we translate as *charity*. (*Charity, righteousness, and justice* all come from the same Hebrew root.) The highest level of charity for Maimonides is when, “*The person helps another by enabling that person to become self-sufficient through a gift or loan, or helping him gain a skill or find employment.*”

## The African American Application

Empower others. Empower means to place power WITHIN another. It’s allowing another to use their own power. We as a people must continue to emphasize the importance of self-help. We have and do continue to emphasize so many great individual, church, and business programs. We must however, get this knowledge to the majority of our youth and disenfranchised.

A Benjamin Disraeli quotation will fit quite well here. He said, “*The greatest good we can do for others is not to [merely] share our riches, but to assist [them] in revealing their own.*”

There is a two-fold responsibility in this regard. We must both **empower** the able and **care for** the weak. These are the two sides of the **Sharing Coin**. The apostle Paul reminds us we must *warn, encourage, help, or be patient* with people as is appropriate for the situation.

*And we urge you, brothers, warn those who are idle, encourage the timid, help the weak, be patient with everyone. 1 Thessalonians 5:14 (NIV)*

## INDISPUTABLE KEY # 5 THE ENDURANCE MOTIVATION

### The Jewish Phenomenon

#### ***14. Have a drive to succeed.***

This is the tenacity to persist in spite of obstacles. This is an essential key for creating wealth.

### ***15. Develop verbal confidence and boldness.***

This is the inner boldness needed to activate wealth.

Silbiger identifies this skill through the Yiddish word, *chutzpah*, which comes from the Hebrew word meaning “audacity.” He refers to Alan Dershowitz’s book, Chutzpah, where Dershowitz defines *chutzpah* as “boldness, assertiveness, a willingness to demand what is due, to defy tradition, to challenge authority, to raise eyebrows.”

### **The African American Application**

We must be diligent. We must persist. We must be bodacious! The Jews have persisted, in spite of sometimes nearly the seemingly the entire world being against them. We have persisted in our slavery past and in our present day challenges in America and throughout Africa. However, we must not merely SURVIVE be must THRIVE, and that’s no jive!

We must not give up the struggle for financial freedom and independence just because it is hard or just because the government did not give us another program. Persistence in self-empowerment is the key. We must be totally committed to the creation spreading of wealth throughout the community.

There is nothing so powerful as persistence. The power of a total commitment and persistence to any cause is one of the great wonders of the human nature. As President John Calvin Coolidge, 30th president of the United States of America, who believed in godliness, prosperity, industry, tenacity, and hard work so eloquently states:

*Nothing in the world can take place of persistence. Talent will not; nothing is more common than unsuccessful individuals with talent. Genius will not; unrewarded genius is almost a proverb. Education will not; the world is full of educated derelicts. Persistence and determination alone are omnipotent.*

And King Solomon, wealthiest man of Israel’s ancient history, simply states:

*Lazy hands make a man poor, but diligent hands bring wealth. Proverbs 10:4 (NIV)*

Psalm 30:5 says, **In God’s favor there is life:**

What does that mean? The favor of God upon a person or a people brings life – spiritual, physical, emotional, social, and economic life. Then that verse goes on to say those famous words of encouragement to those enduring pain and suffering and struggle: ***weeping may endure for a night, but joy cometh in the morning.***

If we keep the hope alive we will see the dawn of prosperity. Yes, the struggle will always be present, but so also will the joy.

**Indeed, weeping may endure for a night, but joy comes in the morning.**

**The Jewish Phenomenon****16. Celebrate Your Individuality**

This is the balance that keeps one sane in the pursuit of work and the struggle to succeed. Enjoy life. Enjoy your wealth. Celebrate who you are. Enjoy being the best you can be.

**17. Be Selectively Extravagant**

Spend your wealth on the things you desire. Enjoy them, but be selective and not wildly excessive.

**The African American Application**

*God, who gives us richly all things to enjoy.* 1 Timothy 6:17

This is our final note to those African American out there working hard to create wealth. Remember to take some time to “Enjoy life.” This balanced approach at living helps combat the addiction to work (workaholism). The key says, “Don’t just produce and increase wealth, but take time to enjoy the wealth by really living and celebrating life.”

**ENJOY WEALTH, SUCCESS, AND LIFE FROM GOD**

Humans were originally created to enjoy God, self, and others. Even with our big problems, we humans can still enjoy success on this planet. The philosopher of the Book of Ecclesiastes eloquently speaks concerning this key.

*However many years a man may live, let him **enjoy them all**.* Ecclesiastes 11:8 (NIV)

*Moreover, **when God gives any man wealth and possessions, and enables him to enjoy them, to accept his lot and be happy in his work--this is a gift of God.*** Ecclesiastes 5:19 (NIV)

**Enjoy the positive aspects of your culture, even your bi-cultural heritage.**

Black history and White history intersect at many points. As I say especially, during Black History Month, – Black history is White history too. Black History is American History too. Black History is human history too.

Remember – Joe Lewis, Malcolm X, Tiger Woods, Halley Berry and many of you - **many of US** are “bi-racial”, “multi-racial”, “interracial” and whatever new term comes out . . . And that’s great! **Celebrate who you are.** We are the greatest race on earth. Who? We are. We who? There’s only ONE RACE – THE HUMAN RACE. There are great and wonderful varieties with in the race. Let’s celebrate the best of Black and White and Latino and Jewish and Asian culture and the culture of success

There are so many wonderful contributions of African Americans to America. Let’s celebrate and enjoy being who we are, what we are, and what we have accomplished.

Enjoying God; enjoying work; enjoying one's life, family, and friends – now that's part of *normal* human existence. Stop and “smell the roses.”



**So, enjoy your family, preserve your health, and worship your God.**

## **CONCLUSION**

**Here is a summary of my Six Indisputable Keys for the Economic Success of African Americans.**

**Indisputable Key # 1 The Educational Motivation**

**Indisputable Key # 2 The Economic Motivation**

**Indisputable Key # 3 The Entrepreneurial Motivation**

**Indisputable Key # 4 The Empowerment Motivation**

**Indisputable Key # 5 The Endurance Motivation**

**Indisputable Key # 6 The Enjoy Life Motivation**

They are rooted in the great American Dream. No, in the African American Dream. No, in the Human Dream. That dream may be different for each of us individually, but as a **Human Quest**, That Dream is the desire to a life of purpose and fulfillment in every area of life; being the kind of human being that passes on life and love to all that we meet; and the enjoying the political, social, and economic freedom to “Be all that we can be”

## **SUMMARY OF THE 17 INCENTIVES TO JEWISH SUCCESS AND WEALTH BY STEVEN SILBIGER**

### **INDISPUTABLE KEY # 1 THE EDUCATIONAL MOTIVATION**

- 1. Jews have an educational incentive.*
- 2. Jews are a people of the Book (O.T. Bible) and a people of books.*
- 3. Jews believe that real wealth is portable; it's knowledge*
- 4. Jews believe in being prudently frugal*

### **INDISPUTABLE KEY # 2 THE ECONOMIC MOTIVATION**

- 5. Jews have an economic incentive.*
- 6. For Jews, wealth is a good thing and a worthy and respectable goal for which to strive.*
- 7. For Jews, wealth is a tool for survival.*

### **INDISPUTABLE KEY # 3 THE ENTREPRENEURIAL MOTIVATION**

- 8. Jews have a strong, burning entrepreneurial spirit.*

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*9. Jews believe financially successful people are professional and entrepreneurs*

*10. Encourage Creativity*

#### **INDISPUTABLE KEY # 4 THE EMPOWERMENT MOTIVATION**

*11. The Jews have the ability to organize and utilize economic strength.*

*12. Jews firmly believe in “take care of your own and they will take care of you”.*

*13. The idea of individual empowerment is deeply rooted in Jewish religion and society.*

#### **INDISPUTABLE KEY # 5 THE ENDURANCE MOTIVATION**

*14. Have A Drive To Succeed*

*15. Develop Verbal Confidence and Boldness*

#### **INDISPUTABLE KEY # 6 THE ENJOY LIFE MOTIVATION**

*16. Celebrate Your Individuality*

*17. Be Selectively Extravagant*

#### **Group Discussion Questions Regarding the Six Indisputable Keys and the 17 Jewish Incentives**

1. Do you believe Silbiger’s Seventeen Jewish Incentives to Wealth can apply to all ethnic groups or are there genetic predispositions to wealth that make some ethnic groups rich and others poor?
2. What three Keys stand out for you?
3. Are there other Keys you would add to Silbiger’s Seventeen Incentives?
4. Regarding the Six Prevailing Principles: Do you feel a group of people (family, business, church, or community group) needs all Six Principles in order to succeed? If not, which one(s) can be left out?
5. Are there any Keys to Wealth that are more difficult for African American *women* than African American *men*? If so, what are they? If not, what then holds African American women back from obtaining wealth today?
6. Are there any Keys to Wealth that are more difficult for African American *men* than *women*? If so, what are they? If not, what then holds African American men back from obtaining wealth today?
7. Make up your own questions regarding the Six Indisputable Keys or the 20 Jewish Incentives.

## 8. Getting Personal.

- ❖ Which of the Keys or Incentives above do you personally need to develop in your life to enjoy greater financial and occupational success?
- ❖ Be honest. What main excuse have you been using as to why you have not achieved the level of success you desire? Is your excuse valid? If it is – ignore it. If it is not, then no excuse exists.
- ❖ Start on a plan now. If you need some help, a little push, or coaching to move further perhaps my motivational ezine **Wealthy Thinking** can help. Order this FREE ezine at my coaching website: [khammonds.com](http://khammonds.com).

### Silbiger's Seven Keys to Jewish Success and Wealth

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 Professional and Entrepreneurs
4. Develop Your Verbal Confidence
5. Be Selectively Extravagant but Prudently Frugal
6. Celebrate Individuality: Encourage Creativity
7. Have Something To Prove: A Drive To Succeed

Many of the points of the information in this commentary are excerpts from my motivational ebook, *God Wants You To Be Wealthy*.

*God Wants You To Be Wealthy* is a declaration of spiritual and material empowerment for beginning entrepreneurs, solo practitioners, and home based business owners. It also helps to develop the thinking, skills, and strategies for success for anyone ready to experience positive change, clearer direction, and abundant growth in their lives. This empowering book lists over one hundred habits, attitudes, and strategies of wealthy thinking.

For more information about Dr. Hammonds' book, *God Wants You To Be Wealthy* visit: [WealthyThinking.com](http://WealthyThinking.com).

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