SEGULOT: A Simple Formula for Getting Rich

The market is flooded with advice on how to get rich. Books, articles, and hundreds of videos try to convince you that you can become rich if you know where to invest your money, how to diversify your portfolio, etc. Or, if you don't have money to invest, they teach you what you must do to amass a small fortune easily and quickly.

Unlike other religions whose ideal is poverty, in Judaism, wealth is not seen as bad as long as one obtains money honestly. But our Sages coined a very interesting—super modern; I would say—a concept that shows the unconscious relationship between wealth and thought. They said □□□□□ □□□ □□□□ □□□, "Poverty, ultimately, is a mental condition." Although there are various opinions on the nature of this statement, I would like to refer to an explanation applicable to our modern times.

What does wealth consist of? Wealth is not measured by what one has but by what one needs. Regardless of how much I have, I am a poor person if I need more than what I have. The level of my poverty (or my wealth) is the difference between what I have and what I feel I need to have. The wider this gap, the poorer I am, and vice versa. Our rabbis teach us that poverty can be a state of autosuggestion: the conviction that I do not have everything I need. That what I possess is not enough for me. It does not satisfy me that I need more. Whereas wealth is the mental state in which I am at peace with what I have. I do not need more than what I already possess.

I will explain it with numbers. In fractions, we have the numerator and the denominator. In "3 over 4" (3/4), "three" is the numerator, and "four" is the denominator. In our case, the numerator is "what I have," and the denominator is "what I think I need." Sometimes, my numerator, what I have, can be very high, for example, "9." But what happens if my

denominator, what I wish to have, is 10, 15, or 50? And sometimes my numerator is lower, say “3,” but my denominator is also 3. Who is richer, the one who has 9 or the one who has 3? It will all depend on the denominator. The one who has 3/3 is richer than the one who has 9/10 and much richer than the one who has 9/50.

Typically, in the consumer society, people try to increase their numerator to be rich and reach the “conventional” denominator. But when they finally reach the denominator, they discover that the denominator has changed, it has risen. These people, perhaps unknowingly, live in a permanent mental state of “poverty.” They always “need” and are missing something else. They are unaware of their grave mistake: handing control of their denominator to consumer society. One of the best examples I can give is that of a cell phone. I have a Samsung 5. Perfect phone. It has everything I need and much more than I need. Suddenly, Samsung announces its latest model: the Samsung “7.” And so, almost as if by magic, my Samsung 5 now seems insufficient to me. Suddenly, I “need” more megapixels, a screen 13 millimeters larger than the one I have, and, of course, the now indispensable fingerprint sensor (how could I survive without it?!). Having the Samsung 5 and “needing” the Samsung 7 is the best illustration of mental poverty, absolutely relative, of 5/7, and it makes me think that only when I obtain the Samsung 7 will I be rich! For a while until Samsung presents the model 80.

According to our Sages, the key to being truly rich is to be aware of our denominator and have it under our control, not under the control of consumer society, as usually happens. The value of the denominator must be established by my values and my religious principles and be independent of consumer society and the world of advertising.

To master this SEGULA and feel rich NOW, we will repeat as many times as necessary: “The less I need, the richer I am. I don’t have to have what I want: I have to want what I have.”