

# **BUSINESS MENSCH**

***TIMELESS WISDOM  
FOR TODAY'S ENTREPRENEUR***

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Founder of ***NOAH'S BAGELS***  
and ***BREAD & CIRCUS***

with ***Thomas Fields-Meyer***

Wolfeboro Press  
Berkeley, California

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Wolfeboro Press  
1442A Walnut Street, #48  
Berkeley, CA 94709  
www.businessmensch.net

### **Ordering Information**

Quantity sales. Special discounts are available on quantity purchases by corporations, associations, and others. For details, contact the publisher at the address above.

Orders by U.S. trade bookstores and wholesalers. Please contact BCH: Tel: (877) 811-9320; Fax: (914) 835-0398 or visit [www.bookch.com](http://www.bookch.com).

Printed in the United States of America

Publisher's Cataloging-in-Publication data

Alper, Noah.

Business mensch : timeless wisdom for today's entrepreneur / Noah Alper ; with Thomas Fields-Meyer.

p. cm.

ISBN 978-0-9840722-4-8

1. Success in business —Religious aspects—Judaism. 2. Entrepreneurship —Religious aspects. 3. Economics —Religious aspects —Judaism. 4. Spiritual life —Judaism. 5. Work —Religious aspects —Judaism. 6. Jewish ethics. I. Fields-Meyer, Thomas. II. Title.

HF5386.A2 A46 2009

296.383 22--dc22 2009930830

First Edition

14 13 12 11 10 09

10 9 8 7 6 5 4 3 2 1

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*The extremely difficult we can do right away.  
The impossible takes a little more time.*

—DAVID BEN-GURION

CHAPTER ONE

## **Have a Little Chutzpah**

I will never forget the sense of pure exhilaration that I felt on Sunday mornings as I drove toward South Berkeley. Blocks from my destination I would start to spot the throng: grad students, parents carrying toddlers, retirees, men in jogging shorts reading the Sunday newspaper. These people weren't gathering for a political protest or trying to score tickets for a rock concert. They were waiting in line—sometimes a line half an hour long, snaking around the block—to buy my bagels.

From the day Noah's Bagels opened on Berkeley's College Avenue, it was a hit. The very first morning, Tuesday, August 1, 1989, I was overseeing a team putting the finishing touches on the shop. The lights were off, but I heard somebody crack open the front door and come in.

“Something smells good!” he said. “What are you doing in here?”

I was about to tell him (crisply but professionally) that the shop hadn’t opened yet when I looked up and realized something: the man was blind.

I turned around, smiled at my small crew, and said two words: “We’re open!”

After that the crowd grew rapidly—so quickly that it was difficult to keep up with the demand. It was as if the entire Bay Area had been bagel deprived, and I was satisfying a craving that had lasted for decades. The bagels flew out the door: onion, sesame, poppy, egg; bagels with cream cheese, bagels with lox; bagels by the dozens and dozens and dozens. Standing behind the counter and watching the endless stream of customers, I felt overwhelmed and ecstatic.

This success was all the more poignant because just a year earlier my prospects had seemed very different. I had struggled for many months with a business that was, in retrospect, half-baked at best. Finally, I had been forced to shut down the company and liquidate its inventory. Forty-two years old, with a wife and three children to support, I was running out of money and beginning to question my business instincts. I consulted with business brokers and scanned the classified ads in the newspaper, hoping that I might come across a company to buy. Nothing appealing turned up, and I grew increasingly anxious, uncertain, and worried, eventually finding my way to a headhunter who specialized in placing executives with large corporations.

As I sat next to the man in his cramped cubicle, he scanned my résumé, peppering me with questions about my career, nearly two decades as an entrepreneur. I told him about the small business I had started in my early twenties selling wooden salad bowls on the sidewalk in front of my brother-in-law's bookstore.

"Sounds intriguing," he said, gazing up over his glasses.

I recounted the saga of the natural-food store I had run, Bread & Circus, which sold organic vegetables and exotic teas alongside my wooden bowls and where I would occasionally sneak sandwiches from a nearby deli back to my desk, hoping our more health-obsessed customers wouldn't smell the hot corned beef through the rough-hewn wood walls.

"What else?" he asked.

I described how I had expanded my bowl business into a gourmet housewares company that had suppliers across the globe and thousands of wholesale customers all across the United States.

"Impressive," he admitted.

I told him about my last business, the one I had thought would be a surefire hit, selling Israeli-made foods and gifts to the burgeoning ranks of born-again Christians. I had figured they would surely be clamoring for products from the land where Jesus walked. Wrong.

The headhunter closed my folder, pursed his lips, looked down, and thought for a moment. I waited eagerly to hear

what ideas he might have for me. The pause seemed to last forever. Then came his answer.

“Unfortunately,” he said, “I don’t think I have anything for you.”

I was puzzled. Who could be more qualified to help a business than I, with my record of running my own ventures?

But the headhunter insisted. I was too old to be attractive to recruiters at the big corporations he dealt with. Besides, I was too independent a spirit. I had never worked for anybody. I was too much of an entrepreneur.

“I can’t help you,” he said. “But you’ve had an interesting life, so far.”

*So far.*

Something about those last two words irked me. Who was this guy to assess my qualifications? I had seventeen years of experience conceiving and developing business ideas and launching entrepreneurial ventures, some of which had seen phenomenal growth and profits. In contrast, he was sitting in a stale cubicle, with a gray filing cabinet, in the midst of a drab office in Oakland.

*An interesting life, so far.*

I thought, I’ll show him.

Of course, there was one small matter, difficult as it was for me to admit to myself: he was right. I was an entrepreneur to the core. I had never achieved anything by asking permission—or by submitting an application and waiting

for somebody else's approval. Everything significant in my career I had accomplished with the same tool: *chutzpah*.

### **The Power of Nerve**

Leo Rosten, in his classic book *The Joys of Yiddish*, defines *chutzpah* as gall, brazen nerve, or effrontery, "that quality enshrined in a man who, having killed his mother and father, throws himself on the mercy of the court because he is an orphan."

That's one definition of *chutzpah*. Mine is this: nerve, combined with a dash of arrogance.

Call it audacity. It's what Rabbi Shlomo Carlebach, the popular teacher and singer, labeled "Holy *chutzpah*"—the confidence and self-possession to know that you are in the right, despite what anyone else might think.

Chutzpah is the secret ingredient that has helped countless American Jews find success in business. Arriving as penniless immigrants in a new land, they had nothing to lose, so they were willing and eager to take risks that, in many cases, led to financial success.

My grandfather, Morris Alper, was a businessman with *chutzpah*. An itinerant peddler, Morris traveled to South Africa in the late nineteenth century, opening a general store to sell equipment to the thousands of prospectors arriving during the famous Kimberly Diamond Rush. Lacking any funds, he pretended to be much bigger and more prosperous than he was, somehow finagling the biggest supplier to give him pickaxes, shovels, and other mining



equipment without payment. In essence, he made the seller his banker, convincing the wholesaler to loan him his entire inventory on credit. At the end of the first month, Morris returned what he hadn't sold, then bought it back again, partially with the money he had earned and mostly with more credit.

"You can't do that!" insisted the confused supplier.

"Why not?" asked Morris, playing dumb.

The man could not come up with a good reason, so they continued this arrangement for several months. Morris eventually became friendly with the supplier as he was finally able to pay his bills on time. The man eventually confronted him. "All these months, I've been telling you that you can't pay your bills by returning the merchandise," said the man, "and you never seem to understand."

Morris responded slowly and directly. "Sometimes," he said in his thick Yiddish accent, "it doesn't pay to be so smart."

My own earliest lesson in chutzpah came when I was ten years old. The teacher: my cousin Donny, three years my senior. Growing up in suburban Boston, we were both hockey fanatics and seized on any opportunity to skate, usually on a nearby field that was flooded over and frozen in the winter. Then we heard about a new country club where a winter ice rink had been created on the tennis courts, complete with genuine hockey nets and sideboards. Donny and I couldn't wait to try it out.

So, one Wednesday evening, Donny gathered a group of our friends to go to the Sidney Hills Country Club for a hockey game.

There was just one problem: none of us were members.

That didn't bother Donny. He led the way and a dozen of us—all carrying sticks and skates—followed, proceeding to the rink, lacing up, and starting a game of hockey. We were enjoying the smooth ice, the warm glow of the floodlights, and the thrill of sending the puck into a real net when another group of kids showed up looking to use the ice.

Donny looked them up and down.

“You guys members here?” he asked.

“Of course!” they said in chorus.

Donny shook his head slowly.

“Sorry,” he said. “Wednesday is *nonmember* night.”

They looked at him, confused.

“Come back another night,” he said.

The kids didn't even protest. Politely and respectfully, they gathered up their gear, found a pay phone to call their parents, and disappeared into the night. Donny flashed a huge grin, and the rest of us played on, savoring the rink until the club shut off the lights late that night.

Now that was chutzpah.

