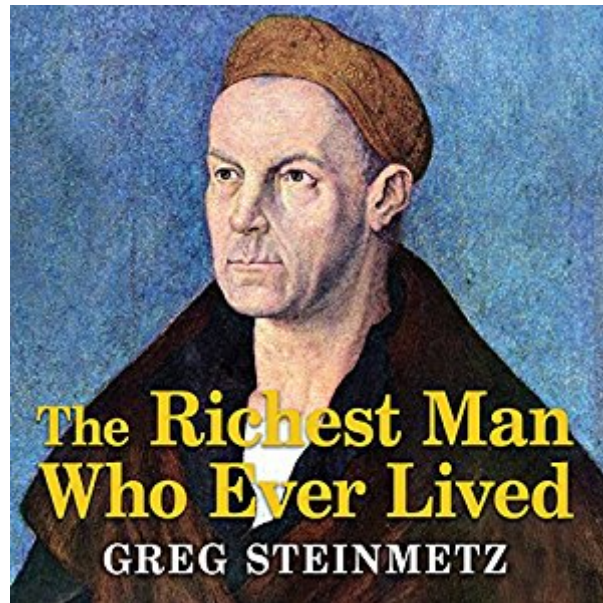


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# The Richest Man Who Ever Lived: The Life And Times Of Jacob Fugger



## Synopsis

Jacob Fugger lived in Germany at the turn of the 16th century, the grandson of a peasant. By the time he died, his fortune amounted to nearly 2 percent of European GDP. Not even John D. Rockefeller had that kind of wealth. Most people become rich by spotting opportunities, pioneering new technologies, or besting opponents in negotiations. Fugger did all that, but he had an extra quality that allowed him to rise even higher: nerve. In an era when kings had unlimited power, Fugger had the nerve to stare down heads of state and ask them to pay back their loans - with interest. It was this coolness and self-assurance, along with his inexhaustible ambition, that made him not only the richest man ever but a force of history as well. Fugger helped trigger the Reformation and likely funded Magellan's circumnavigation of the globe. The ultimate untold story, *The Richest Man Who Ever Lived* is more than a tale about the richest and most influential businessman of all time. It is a story about palace intrigue, knights in battle, family tragedy and triumph, and a violent clash between the 1 percent and everybody else.

## Book Information

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## Customer Reviews

The biography of Jacob Fugger (œFOOgher•) is an engrossing surprise. The richest man who ever lived is about as far from a household name as can be (outside of Germany). Steinmetz has given him an extraordinary summation in a blisteringly fast paced bio. Jacob Fugger had a headstart, being born into a decently well off family of textile traders. He took it much farther, becoming a world class industrialist, mining silver, copper and mercury, building cannons with them, and exporting all

over the world. He imported pepper from India, and ended up owning vast tracts of land and whole cities he could tax. He acquired all these properties either for a period of time or in perpetuity against massive loans to political and religious leaders. No one's credit was good enough for Fugger to lend money on their good name alone. As long as he kept to that principle, he prospered. He was nearly done in when he once second-guessed himself. Along the way, Fugger founded the world famous Swiss Guards of the Vatican. He hired Swiss mercenaries to protect his investment there. He also created the first international news network. With his men posted all over the western world in his distribution networks, he received news before politicians, kings, and the pope. It gave him an unfair advantage in his negotiations and dealings, a sort of early insider trading. He got so much important news by courier it amounted to the first newspaper, the International Herald Tribune of the 1500s. He built the first multibranch, international banking network. It gave him the unique advantage of being able to offer money transfers without actually shipping coins or bullion. He just moved numbers from one account to another.

Steinmetz provides a rich, nicely detailed biography of Jacob. A man who achieved great wealth, wealth pretty much beyond what we can even conceive today when you consider the times, and affected much of how the world came about in his time and therefore after. First I have to say that Steinmetz writes biographies, at least in this example, almost flawlessly. He includes plenty of source material but does not use it as the main body of prose like some do. No lengthy quotes page after page which reduces a book into a cobbled together mass of footnotes if you will. Instead there is a wonderful narrative here about a fascinating man who lived in some pretty fascinating times. The other thing I really appreciated with this biography is that the author also does not use sweeping broad generalizations to fill pages. Too many times I read biographies that have too much focus on the general aspects of life instead of detailing the subject. Many times it feels like filler. While Steinmetz perfectly captures the times his subject lived in and his particular life, he wisely targets Jacob's ability to gain and use his wealth and the wider political canvas of the times. It helps that the times included the rise of the Hapsburg Empire, the consolidation of the Spanish Kingdom into a world player, the push by the Ottomans further into Eastern Europe, the 'discovery' and exploitation of the 'New World'. The list goes on. In another author's hands I think the sheer mass of events and players might have been overwhelming. Here though it is tightly woven and concise and yet nothing feels left out. I was, though, sad to reach the end.

• The Richest Man In The World • is pop history, designed to appeal to modern readers by

putting a modern gloss on a medieval man. As to its central figure, the German banker Jacob Smith (note--I had to use a fake last name because otherwise this review won't get posted!), it may get the core of his story right. Or it may not, because in much of its ancillary history, it is grossly inaccurate—to the degree it makes the reader uncertain what in the core story is actually accurate. The core of the story is that Smith was both one of the first semi-modern bankers and also a key player in much of the political activity of the early Renaissance, in particular in the Holy Roman Empire, in particular Germany. Smith played a key role in the career of the Hapsburg Maximilian I, in both his election as Holy Roman Emperor and in enabling him to conduct various wars. Smith played a similar role for Maximilian's grandson, the very famous and fabulously powerful Charles V. Smith was not so much original as lucky and disciplined—he was the Warren Buffett of his time, having no special talent that many others did not also have, but starting with significant wealth and connections given to him by his forefathers, he parlayed that into massive wealth by a consistent application of core business principles. And as with Warren Buffet, outsiders ascribed genius to what was actually a combination of good luck and good management. That's not to say Smith's story isn't interesting. It is very interesting. For one, seeing history through the activities of someone outside the usual aristocratic oligarchy is inherently interesting. Moreover, Steinmetz writes well, and narrates the story with reasonable vigor. So it's an enjoyable read.

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