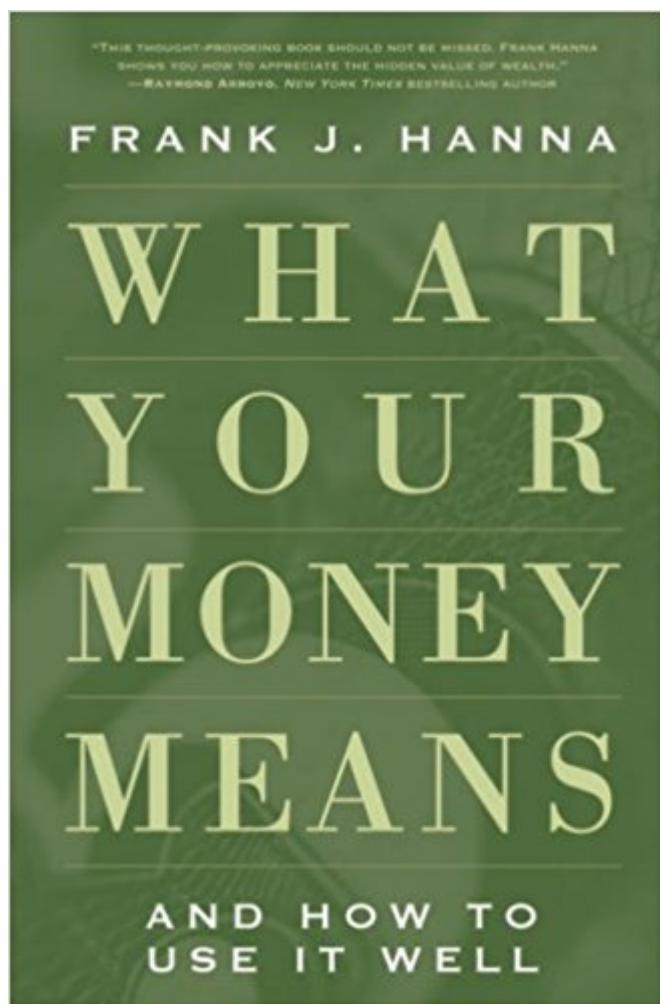


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# What Your Money Means: And How To Use It Well



## **Synopsis**

Countless books tell you how to make money: only this one turns to the wisdom of the ages to illuminate for you the reasons you have money in the first place, and the role it's meant to play in your life and in the lives of others. Here, American entrepreneur and philanthropist Frank Hanna introduces you to a lean, no-nonsense explanation of the meaning of your money, and a guide for dealing with it constructively. From a tradition rooted in ordinary virtue, common sense, and the pragmatism that allows societies to flourish, Hanna has skillfully drawn forth principles and criteria that will enable you to discover quickly and with confidence:<sup>\*</sup> Why you, in particular, have money<sup>\*</sup> What your money calls you to be, and why<sup>\*</sup> How to determine how much money is enough<sup>\*</sup> The three vocations of all those who have money (can you name even one of them?)<sup>\*</sup> How to shield yourself and your loved ones from the dangers inherent in wealth (and even make your wealth a school of virtue!)\* How --- if philanthropy is your calling --- to give wisely (and ten rules of thumb that should guide all donors)<sup>\*</sup> Plus: much more to help you understand what your money means, and how to use it well.

## **Book Information**

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## **Customer Reviews**

"No business person should miss this one. Frank Hanna's book will save you assets, time, and quite possibly your soul."<sup>1</sup> Raymond Arroyo, New York Times bestselling author, *The Mother Angelica*"Simple, easy-to-follow advice on how to donate with decisiveness and get the most bang for your charitable buck."<sup>2</sup> Jim Towey, president, Saint Vincent College"What makes

[Hanna's] book unique is its simple clarity, engaging style and practical value for every reader, whether wealthy or more modest of means." Charles J. Chaput, OFM Cap., archbishop of Denver"Provides such useful guidance on the central issues of both how much wealth is enough and how wealth can best be given to worthy causes. . . . Should be read by potential givers both large and small." Charles B. Knapp, president emeritus, The University of Georgia" I highly recommend this book to everyone who plans to engage in charitable giving no matter how much money they may have to give." Thomas S. Monaghan, founder, Ave Maria University and Domino's Pizza"An intelligent approach to allocating and enjoying wealth. . . . No one should give away a cent without reading this book first." Foster Friess, founder, Brandywine Funds" For anyone looking for an engaging and faithful presentation of the Catholic faith, *In the Circle of Mysteries* is a welcome and fresh contribution." Most Reverend Donald William Wuerl, archbishop of Washington" Using his research, along with his personal experiences, Hanna clearly explains how much money is enough, whether it is being spent well, and what having money means. The book features an easy-to-use layout and superb design." Catholic News Agency

Frank J. Hanna is the CEO of Hanna Capital, the recipient of the William B. Simon Prize for Philanthropic Leadership and the David R. Jones Award for Philanthropy, and cofounder of the Solidarity Foundation. He lives in Atlanta, Georgia.

This book is, perhaps, the most in-depth analysis of wealth (regardless of the number of zeros in your personal NAV/Net Asset Value) I have read to date. It does an excellent job in helping a person categorize his or her personal wealth into Fundamentals (meeting basic needs) and Non-Essential (funds beyond basic needs). Like the many facets of a diamond, the author does a detailed review of wealth from a variety of perspectives I had not considered before. Perhaps the best perspective of the book is looking at money as a vocation to generating virtue, wealth creation, and giving. I consider those three chapters to be the best in the book. Although most of the book is viewed from a secular perspective, the author also ties his Christian beliefs into his money views as well. And although I found these ties to be in tune with the secular perspectives given, I believe the author missed (in my personal opinion) one of the biggest perspectives of all: If we believe that the earth is the Lord's and everything in it, the world, and all who live in it (NIV - Psalm 24:1), then Christian Stewardship is how we respond with the gifts and resources we are loaned from God. From a Christian perspective on wealth, I still prefer the writing of the late Larry Burkett. When you believe

100% of what you possess is a loan from God (Burkett's perspective), the act of tithing (gifting 10% of your income to charity) becomes a simple directive. That adds to the Parable of the Talents (Matthew 25: 14-30) that Frank Hanna references and changes the focus from "MY Wealth" to "GOD'S Wealth I manage". I found the last two chapters also revealing into the mindset of the author in choosing to support, or not support, specific financial support of charities. The Ten Rules of Thumb do provide a framework to evaluate a charity to determine "worthiness" of receiving a gift (more specifically, allows the author to focus his gifting to charities that meet these guidelines). But what I found lacking was a rule that permits divine intervention. As a Christian, I want to be open to gifting opportunities that God presents as worthy of my support (even when the opportunity fails the 10 Rules of Thumb test). Perhaps the author would be open to adding a Rule of the Big Toe to the 10 Thumb Rules provided. Finally, I must admit that I struggled to read everything presented in the book. It reminded me of some of my college professors who were brilliant in their field, knowledgeable of their subject, but induced sleep during their lectures for the excess in details. If you can outlast Part 1 of the book (Chapters 1-7), then you will be rewarded with the joy of the author's perspective in Part 2 (Chapters 8-14). And that is why I rated the book four stars instead of five.

This book has very meaningful discussions about personal finance - a topic rarely discussed in modern society. Hanna provides the reader with a sense of his introspection and how he came to the financial decisions he made. A must read for anyone who just hasn't thought about personal finance.

I had very mixed feeling throughout the course of reading this book. While I agree with most of the premises the author puts forth and while there are certainly some excellent chapters, as a whole I had trouble making my way through to the end and wasn't thoroughly convicted of some of the main points of the book. Part of me wants to give the book 5 stars for its willingness to address difficult issues concerning wealth in a complete manner; however, another part of me wants to give the book 2 stars for its style of writing and the somewhat condescending tone throughout the book. The first part of the book reads as a quasi-philosophical examination of money and wealth. Those familiar with studies in philosophy will recognize a scholastic or Aristotilean approach throughout the text. The book is heavy with quotes from great thinkers and businessmen and lacks a great deal of in-depth real-life examples. Those expecting practical examples of what to do with money will be sorely disappointed. If you're struggling to get out of debt or are a young person getting started in

the world (as am I), and you want to develop a practical attitude towards money and providing for your family, start with a book by Dave Ramsey such as The Total Money Makeover: A Proven Plan for Financial Fitness. If, however, you want to "sharpen your mind" concerning wealth you have already built up, and you want to learn how to responsibly give it away, this may be the book for you.

**THE POSITIVE:** This book provides an excellent way for a person to examine their conscience concerning their attitude towards money and wealth. The first half of the book provides a good understanding of what money is used for, and the chapters breaking down the different priorities of uses of money provide a good start to understanding the basics of money from a philosophical standpoint. Chapter 10, "Wealth creation: the second vocation of those with money," is a gem in this book and might even entice a buyer to pick up this book just to explore this chapter. In this chapter, the author opened up my mind to the responsibility and even the vocation of those with wealth-creating acumen to use their money to build wealth and provide work so that others can earn money to purchase the bare necessities and fundamentals of life. In the midst of a deepening recession, there are fewer ways greater to be charitable to other human beings than operate a business that allows them to earn a meaningful income to provide for themselves and their family.

**THE NEGATIVE:** For starters, this book would have been much better titled as "What your WEALTH means and how to use it well." While those without surplus of non-essential wealth (using the author's terminology) will certainly find value in this book, I feel that this book is intended mainly for those who have large amounts of money to give away; the broad scope of the title seems detached from the more narrow audience of the book. While I'm not sure if it was the author's attention to be writing only to those who are already wealth, it was hard for me not to feel out of the scope of audience and distant from his message. As a 24-year-old man getting married in July, I'm more focused on what I need to do to EARN wealth and provide for my family, not how to give large sums of money away to charity (even though I do hope to be there some day!). While there are a plethora of quotes from nearly every age of western culture and literature inserted throughout the book, I would have much preferred specific real-life examples to back up the author's points. The quotations were so numerous that, rather than adding to the text, they seemed to distract from the author's thesis that all wealth is intended for the universal destination of goods. It was difficult for me to see the author's point when I constantly had to shift my focus to the thoughts of someone else. This book would have benefited from more real-life examples. For instance, I would have been very interested to see detailed examples of what brought the author to define his "ten rules of thumb for donors." Even though they're presented as "guidelines," they would have carried more weight had the author backed them up with examples. I mentioned above that I felt the book had a

"somewhat condescending tone." This is difficult accusation for me to make, particularly because I don't believe it was the author's intent, but there are nonetheless portions of the book where the reader may feel "talked down to." While the author seemingly wants to write in universal terms that appear "above" religious dialogue, there are parts that run this mood, such as when he begins a sentence, "Even an atheist...". I also got the feeling that the points given in the book were presented as sufficient in themselves, backed with lots of quotes from great men. I would have much preferred to have been walked through real-life examples so I could reach conclusions WITH the author, rather than receive them FROM the author. **OVERALL:** I really wanted to rate this book higher, especially because Mr. Hanna seems a man with a great heart and an excellent attitude towards wealth. When I have non-essential wealth to give away, I will certainly employ many of his principles in my own attitudes towards money. However, because I felt outside the scope of his audience and because the book lacked real-life examples, it was difficult to "nail down" his thesis into my understanding of wealth.

I was particularly drawn to the "how to use it well" part of the title. Whether a person is seen as rich, middle or lower-income, using money well is important. The examples and guidelines developed by Mr. Hanna are practical and particularly useful to those involved in fundraising. What motivates people to donate large sums to a charitable cause? We certainly came away with ideas which we applied successfully to a capital campaign for the local special needs camp.

Frank Hanna's book introducing readers to the mysteries of making and retaining money is easy-going in its language and arguments from the beginning. What permeates the whole book is this ease that comes from experience and a world-view that gives him relaxation with his own nature as a money-maker. Hanna knows how to gauge morally the dangers and achievements of "filthy lucre." With a trained legal and rhetorical mind, Hanna can perceive the differences in ideas and language that determine the boundaries of good and evil in that most ambiguous of human arenas, the market place. In this sense, the book is a breakthrough because it dares to encompass larger spheres as well as the most practical.

An outstanding book. Well written and easy to read, yet a profound insight into the accumulation and use of wealth. Its lessons and values are time less and applicable to the understanding and right use of money for all of us, wealthy or not.

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