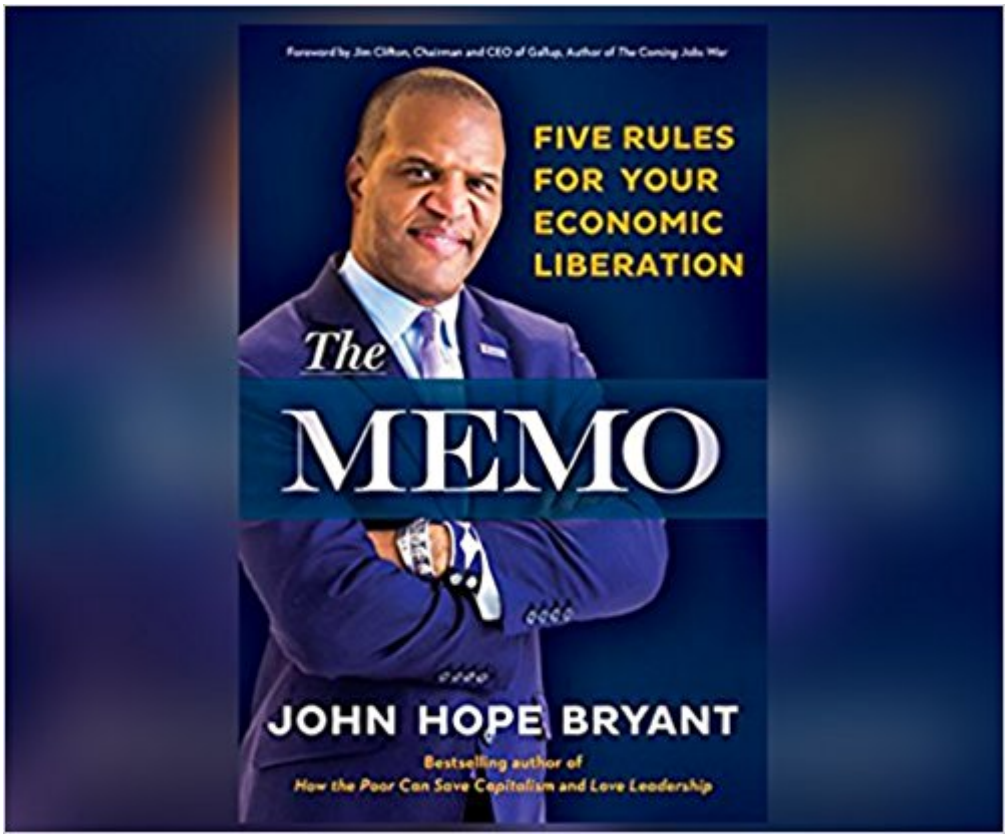
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Memo, The: Five Rules For Your Economic Liberation



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Synopsis

Those who suffer from poverty haven’t gotten the memo-until now. For decades, John Hope Bryant has reached out to tens of thousands of the underserved in our free enterprise system through his nonprofit, Operation HOPE. Now, through The Memo, he’s reaching out even further. While working with Operation HOPE, Bryant discovered that most problems that stem from racism are directly linked to economic slavery. The five rules he spells out here demonstrate how to escape that slavery by achieving economic power and liberation. By providing a simple path from financial literacy and mindset shifts to ownership, positive relationships, and a completely new attitude toward money, The Memo is a provocative exploration of the intersections of race and class that preaches that, in order to be free, one must be economically liberated.

Book Information

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Customer Reviews

Ã¢â ¬Å“We regrettably live in a system of haves and have-nots, and I know nobody working harder than John Hope Bryant to deliver success and resources to those who feel left out. Our Creator intended each of us to share in the Earth’s bounty, and none of us should be without the means to achieve prosperity and wellness. This book explains how to claim your place at the table. Ã¢â ¬Å“Ã¢â ¬â •Archbishop Emeritus Desmond TutuÃ¢â ¬Å“John Bryant gives us a new understanding of the world in which we live. Normally we approach the world through votes and politics, when ultimate power has always been with the money, and having been ambassador, mayor, congressman, and civil rights leader, I must confess I am still struggling to make sense of the present global economy. Atlanta’s success was clearly that we ignored Washington and went to

Wall Street. Washington has $20 trillion, the US government has $20 trillion and $18 trillion in debt. Wall Street has available in excess of $60Ã¢â ¬â œ70 trillion. Atlanta made the shift to globalization, and our city has grown from about 1.7 million in 1982 to over 6 million presently, and the only explanation that I have is we were willing to reach beyond government debt and politics and engage with the money centers of the planet. The truth of it is, the press and the Congress and the Senate and even the FBI are thinking nationally, but the major decisions of the world are a part of the global economy. Dr. King's efforts to redeem the soul of America from the triple evils of racism, war, and poverty was right on target, but his vision was stalled by a single bullet. They may have killed a dreamer, but John Bryant continues to pursue the dream that all God's children are endowed with inalienable rights to life, liberty, and the pursuit of happiness. The Memo gives suggestions on how we might help ourselves and each other through earning, investing, and managing money.Ã¢â ¬Â•Ã¢â ¬â •Ambassador Andrew Young, Chairman, Andrew J. Young Foundation, and Global Spokesman, Operation HOPE Ã¢â ¬Å“John captures how our world, with its amazing technological advances, has no space for those who procrastinate. To reimagine what is possible, people need more than just access to financial tools and services. The sense of urgency and ownership he describes can help us to put those tools to work to benefit ourselves and ensure that we won't have the Internet of Everything without the Inclusion of Everyone.Ã¢â ¬Â• Ã¢â ¬â •Ajay Banga, President and CEO, MasterCardÃ¢â ¬Å“The Memo is what so many in America need to truly realize their full potential. My life is testimony to just about everything that John has placed in the bindings of this book. I grew up on the rough side of Chicago but found my Identity Project standing next to the playing side of a piano in Seattle. Just that one thing changed the trajectory of my life. And relationship capitalÃ¢â ¬â •well, next to having talent, of courseÃ¢â ¬â •this has proven to be everything in my life. I am now a global citizen, with business and partners around the world. I Ã¢â ¬Ëœgot the memo.' I have known John Hope Bryant for a long time and can say he has been fighting tirelessly to bridge the gap between the haves and the have-nots. You should read this book. It made my soul smile.Ã¢â ¬Â•Ã¢â ¬â •Quincy Jones, entertainment icon and CEO, Quincy Jones ProductionsÃ¢â ¬Å“John Hope Bryant makes a clear and compelling case for taking control of your future by managing your Ã¢â ¬Ëœinner capital.' WithÃ Â The Memo, he shows how to tap into your wisdom, creativity, and intuition to lead a successful, thriving life.Ã¢â ¬Â• Ã¢â ¬â •Arianna Huffington, cofounder and former Editor-in-Chief, The Huffington PostÃ¢â ¬Å“At a time in our history when it becomes crystal clear that finding untapped hope, discovering untapped opportunity, and believing in people is a core strength in any societyÃ¢â ¬â •or a company like Delta for that matterÃ¢â ¬â •John Hope Bryant shares The

Memo. John and I both value Ã¢â ¬Ëœrelationship capital'Ã¢â ¬â •it's how we met. The Memo is a sort of Ã¢â ¬ËœStrengthsFinder' for the reader (to quote our friends at Gallup).Ã¢â ¬Â• Ã¢â ¬â •Ed Bastian, CEO, Delta Air LinesÃ¢â ¬Å“John Hope Bryant brings both insight and inspiration to the quest for financial independence. His experience and vision combine to help people help one another and themselves, building a more inclusive economy and a brighter world.Ã¢â ¬Â•Ã Â Ã¢â ¬â •Bill Rogers, Chairman and CEO, SunTrust Banks, Inc."Amid the overabundance of financial advice today,Ã Â The MemoÃ Â stands apart with its straightforward, five-step guide to leveraging one's inner strengths toward sustainable economic independence. John Hope Bryant has dedicated his life to educating the poor in financial responsibility, and his simple solutions for navigating a complex landscape are an absolute must-read." Ã¢â ¬â •Andrea Jung, CEO, Grameen America, and former Chairman and CEO, Avon ProductsÃ¢â ¬Å“Our future is indentured so long as so many of our students and families are in debt. John Hope Bryant is leading the charge to help each of us free ourselves from this burden. We all will be better off if we get The Memo!Ã¢â ¬Â•Ã¢â ¬â •Benjamin Jealous, Partner, Kapor Capital, and former President and CEO, NAACPÃ¢â ¬Å“The MemoÃ Â is a clear and compelling course in self-reliance and self-sufficiency . . . prescribing a new world order where opportunities are ubiquitous and may be accessed without the burden of economic encumbrance.Ã¢â ¬Â•Ã¢â ¬â •Lisa Borders, President, Women's National Basketball AssociationÃ¢â ¬Å“John Hope Bryant offers a simple message for personal success and a better world: respect and believe in yourself, build something that inspires you and helps others, live within your means, keep your promises, and invest in a home for your family. These are eternal truths, rooted in religion, moral philosophy, and practical experience. In a complex, challenging, and confusing world, we all need clarity, honesty, and insight. There's a great deal of all three in this fine book. Let's get on with it!Ã¢â ¬Â•Ã¢â ¬â •SeÃƒÂ¡n Cleary, Executive Vice Chair, FutureWorld FoundationÃ¢â ¬Å“Aim not at receiving a fish, as you will have fish for a day. Aim not at learning how to fish, for you will have fish for a lifetime. Aim at owning the pond, and you will have fish for generations. Understand that the small business is the heart of America, and the megabusiness grows out of the heart connecting with the mind. The Memo exalts wisdom and educationÃ¢â ¬â •from the Latin educo, drawn out, not spaced outÃ¢â ¬â •drawn out of the darkness of ignorance, misunderstanding, self-devaluation. Drawn out of poverty.Ã¢â ¬Â•Ã¢â ¬â •Rev. Cecil L. "Chip" Murray, retired Pastor, First AME Church, Los AngelesProfessor, Center for Religion and Civic Culture, USC Cofounder, Cecil Murray Center for Community Engagement, USC Ã¢â ¬Å“With The Memo, John Hope Bryant blends his real-world experience and practical guidance to create a life model for taking economic control. It is a plan for

taking control to achieve financial stability for the individual. It is a plan for building the financial stability of the neighborhood and community. The Memo is a means for us to begin leveling the economic playing field and creating a much broader sense of ownership in our shared economic future.Ã¢â ¬Â•Ã¢â ¬â •Bryan Jordan, Chairman, President, and CEO, First Horizon National CorporationÃ¢â ¬Å“Bryant's rules for economic liberation are applicable to all who recognize that inner capital is the currency for success. He brilliantly tackles the root cause of the invisible class and shines a light on the path to a life well spent through one's mindset, spirit, and action.Ã¢â ¬Â•Ã¢â ¬â •Susan Somersille Johnson, Corporate Executive Vice President and Chief Marketing Officer, SunTrust Banks, Inc.Ã¢â ¬Å“Abraham Lincoln and Martin Luther King Jr. presented for America a vision that is still uncompleted. This book presents a simultaneously inspiring and hands-on memo on what is needed on the way there. John Hope Bryant is what our time acutely needs: dignity in action!Ã¢â ¬Â•Ã Â Ã¢â ¬â •Dr. Pekka Himanen, philosopher and cofounder of Global DignityÃ¢â ¬Å“John brings the type of generational leadership America needs during a time when the financial illiteracy epidemic has reached epic proportions. Through his vision and approachable guide to economic well-being outlined in The Memo, I believe a path to prosperity and happiness is well within a person's reach. This book should be required reading and could not have arrived at a more necessary time.Ã¢â ¬Â• Ã¢â ¬â •Zak Pym Williams, actorÃ¢â ¬Å“I don't know anybody who can deliver Ã¢â ¬Ëœthe memo' better than John Hope Bryant. He has something to say to every one of us who falls short in our self-esteem and confidence as financial beings. Read this book and reclaim your power to live to your full potential.Ã¢â ¬Â• Ã¢â ¬â •Peter Ueberroth, Managing Director,The Contrarian Group, FormerÃ Â Major League Baseball Commissioner.Ã¢â ¬Å“By sharing the key concepts and experiences that have contributed to his success, John Hope Bryant provides a formula for upgrading your personal software and understanding how to leverage yourself in today's society.Ã¢â ¬Â• Ã¢â ¬â •Steve Case, Chairman and CEO, Revolution, and cofounder of AOLÃ¢â ¬Å“Too many of us in America have lost our way. We are overwhelmed with the extreme poverty in our lives and hearts and the seeming impossibility of attaining the success we see in papers, movies, or the swell streets far away next door. John Bryant gives you hope. He builds your body and soul so you can reach for your own star, to be the success of your dreams, one step at a time. He helps you climb to the best you can be, and that's a splendid place to end up. All you've got to do is read, listen, act. Every one of us can do it. You can do it!Ã¢â ¬Â• Ã¢â ¬â •Peter Georgescu, Chairman Emeritus, Young & RubicamÃ¢â ¬Å“It's not easy being young these days. People tell you that your formal education probably hasn't given you the right skills for the job market, that you need to reskill every two years, and that you can't expect

someone to give you a jobÃ¢â ¬â •you need to create one. No wonder youth are feeling the pressure. John Hope Bryant has always been a beacon of light for the economically disaffected. His latest manifesto is a powerful road map for any young person who is seeking answers to the existential questions that Gen X inadvertently burdened them with. If ever there was a one-stop shop for 21st-century life and career advice, this is it. Ã¢â ¬Å“Ã¢â ¬â •Clare Woodcraft-Scott, CEO, Emirates FoundationÃ¢â ¬Å“There is only one truth: it is the power that lies in all of us. If we have the right Ã¢â ¬Ëœglasses' to see this power, we can use it to build the financial destiny we want. This book gives us the necessary vision and real-life practical tools to climb our financial mountain and enjoy the beautiful sunny summit that we deserve. Ã„Â t is authentic, moving, and refreshing, both for our mind and our soul. Ã¢â ¬â •Ãƒâ “zlem Denizmen, entrepreneur, Young Global Leader, author, and spearhead of the financial literacy movement in TurkeyÃ¢â ¬Å“This book delivers the missing ingredient in the financial lives of too many people today: hope. Without pity or bromides, John lays out for all human beings their economic power and potential. Whoever you are and whatever your bank account, you have something to learn from this amazing book.Ã¢â ¬Â• Ã¢â ¬â •Chris Gardner, owner and CEO, Christopher Gardner International HoldingsÃ¢â ¬Å“The Memo will have you take a hard look at your inner self. John is giving his readers raw examples of his personal life in hopes of empowering them to invest in themselves, to be responsible, and to make the world a better place for all of us.Ã¢â ¬Â• Ã¢â ¬â •Rev. Dr. C. T. Vivian, founder of C. T. Vivian Leadership InstituteÃ¢â ¬Å“This is one of the most inspiring books I have read in thirty years. After showing Ã¢â ¬Ëœhow the poor can save capitalism' through his commitment to financial literacy and entrepreneurship, John Hope Bryant is contributing practical personal development solutions to lift people and communities out of poverty and into mainstream America. John's call for people to aspire to build something, whether a small business or a large corporation, instead of merely looking for a job, has the power to transform America and the rest of the world at a time when technological breakthroughs, while creating new jobs and wealth, are making millions more jobs obsolete. His book should be mandatory reading in high schools.Ã¢â ¬Â• Ã¢â ¬â •Karim Hajji, CEO, Casablanca Stock ExchangeÃ¢â ¬Å“John Hope Bryant has once again written an essential book. He distills the many accomplishments in his own lifeÃ¢â ¬â •and a few failures as wellÃ¢â ¬â •into a simple and practical road map for achieving personal and professional fulfillment. At a time when so many Americans feel trappedÃ¢â ¬â •by money, by the system, by their commitmentsÃ¢â ¬â •Bryant reminds us that breaking the cycle starts with each one of us acknowledging our own incredible humanity. Best of all, his message transcends today's fractured political landscape, withÃ Â common-sense actions that anyone can get behind. The Memo is

nothing less than a field manual for success in the 21st century.Ã¢â ¬Â•Ã¢â ¬â •Paul Smyke, Head of North America and Member of the Executive Committee, World Economic Forum, LLCÃ¢â ¬Å“The Memo is a fresh and inspirational take on how to think about money, success, and personal fulfillment. John Hope Bryant offers important advice that will shift the mindset around achieving financial security.Ã¢â ¬Â• Ã¢â ¬â •Ellen Alemany, Chairwoman and CEO, CIT GroupÃ¢â ¬Å“This book sets one's mind to be focused on life principles rather than just life outcomes, to be focused on developing one's heart and mind. This book will ensure that wealth is developed not only in financial capital but also through the mental capacity that makes it timeless. The life principles that one develops through this book are invaluable as these are the principles that get us to focus on our lives as a whole and the components that make it up. In this book, one learns that prosperity is not only financial but spiritual and physical.Ã¢â ¬Â•Ã¢â ¬â •Phuti Mahanyele, Executive Chairperson, Sigma CapitalÃ¢â ¬Å“At a time when so many believe that the American Dream is dead,Ã Â The MemoÃ Â offers hope in the form of a prescription for prosperity. John Hope Bryant takes five fundamental principles of financial and social well-being and stitches them together to form a road map that will deliver financial freedom for individuals, families, and communities. Unpacking John's basic rules should be dinner table conversation across America to inspire all generations to embrace their potential to realize financial and social freedom.Ã¢â ¬Â•Ã¢â ¬â •Frank Martell, President and CEO, CoreLogic, Inc.Ã¢â ¬Å“There are two books every black person in America must own and read: the Reverend Dr. Martin Luther King Jr.'s Chaos or Community and John Hope Bryant's The Memo. The future survival of black America depends on it. Period." Ã¢â ¬â •Roland S. Martin, Host/Managing Editor, NewsOne Now, TV One,Ã Â and Senior Analyst, Tom Joyner Morning Show --This text refers to an alternate Audio CD edition.

AmericaÃ¢â ¬â„¢s poor, working poor, and middle class are in a waiting game they cannot win. Jobs will not come, times will not get better, and communities will not flourish until they Ã¢â ¬Å“get the memoÃ¢â ¬Â•Ã¢â ¬â ¢that is, take charge of their own financial futures. Bestselling author John Hope Bryant (How the Poor Can Save CapitalismÃ¢â ¬â ¢40,000 copies sold) tells them how. --This text refers to an alternate Audio CD edition.

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