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'The Wealth Cure: Putting Money in its Place' by Hill Harper

By **BY SHAMONTIEL L. VAUGHN**
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out the cure, let me know." Too many of us think we don't have the ability to better identify how to spend our money, but in Hill Harper's latest book he gives advice on simple ways to save more and admits some of his own financial and personal challenges.

After getting the news that he needs to have thyroid surgery to avoid thyroid cancer, which

runs in his family, Harper decides to take a road trip, a life-long dream of his, before going into the hospital. He chooses to take the scenic route from Los Angeles to Chicago by Amtrak. After reserving a superliner bedroom on Amtrak's Southwest Chief, he's ready for the two-night, three-day trip, while his friends are left wondering why in the world he won't just take a plane.

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Is he looking for love on a train? That's what a few of his friends keep asking, but Harper insists he is "not De Niro, and I highly doubt that Meryl Streep is on this train" (referring to the 1984 film "Falling in Love").

While a plane would get him there faster, it wouldn't provide Harper the opportunity to have lunch with people such as aspiring actor and recently unemployed business executive Scott. And without Scott, Harper wouldn't be able to pick the brain of Mabel, a woman who was laid off and used that opportunity to start a jewelry business.

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Harper's chats in the dining car and on the phone to his friends covered topics ranging from marriage to divorce, single life to family deaths, and debts to mortgages. Harper also discussed other friends who spent money wisely and not so wisely. He gave tips on why people should only buy cars that they can pay for in cash, thoroughly discussed the pros and cons of Vanguard accounts, pondered the mortgage crisis, and talked about "smart money versus dumb money."

What was his idea of dumb money? He says (in bold), "Credit card interest payments are the dumbest money of all." He also opposed people who make more money only to spend more money, often on items that depreciate over time: multiple automobiles, flat-screen televisions, cell phones, computers. He even brought up celebrity friends such as Lou Gossett Jr., who get hit up by family members during the holidays.

Harper's spending habits aren't perfect either. He admits to blowing money on clubbing with his overspending friend Andre and buying a 37-acre plot of land in Colorado to prolong memories of his grandmother's 80-acre farm land in Iowa.

Harper also reminisces about pursuing acting full time while working for tips as a waiter and driving a 16-year-old Toyota Corolla he purchased for \$350, even though he earned a law degree from Harvard (his friend President Obama was in his graduating class). Hard work transitioned him from a waiter to a New York Times best-selling author and "CSI: NY" actor. Still, he knows not everybody has the same opportunities he has. He understands that some people think they need "a fast nickel over a slow dime."

This especially comes to mind when he reaches Chicago, which he mentions has a long history of corruption and organized crime. As much as he doesn't agree with the "fast-nickel mentality," he wanted to check out all of Al Capone's old stomping grounds. While the book is clearly about money and relationships, I learned something new about Harper. If he ever wanted to write a travel book, he'd probably be really good at it. I found myself more interested in the history lessons he gave readers during his travel than I was the money advice.

So much of the money advice was things readers similar to myself have already heard (and unfortunately ignored). But there were plenty of times when I learned something new from his travels. Even though I'm a Chicago native, I learned some unfamiliar history lessons, such as the connection between Al Capone and the Green Mill Jazz Club, William Wrigley's (Wrigley Fields) relationship to the "Mastermind Circle," and who O'Hare Airport is named after.

Outside of Chicago, there were history lessons about musician Duke Ellington, the lesser known issues with the Dred Scott slavery ownership case, how "the real McCoy" saying came about and the controversial name "George" with the Pullman Porters.

Whether you're reading for another lesson in relationships, which Harper is known for giving, financial advice or a history lesson, you're going to come away from this book having learned something new.

[The Wealth Cure: Putting Money in its Place](#)

By Hill Harper

Gotham Books, 264 pages, \$26 (hardcover)

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