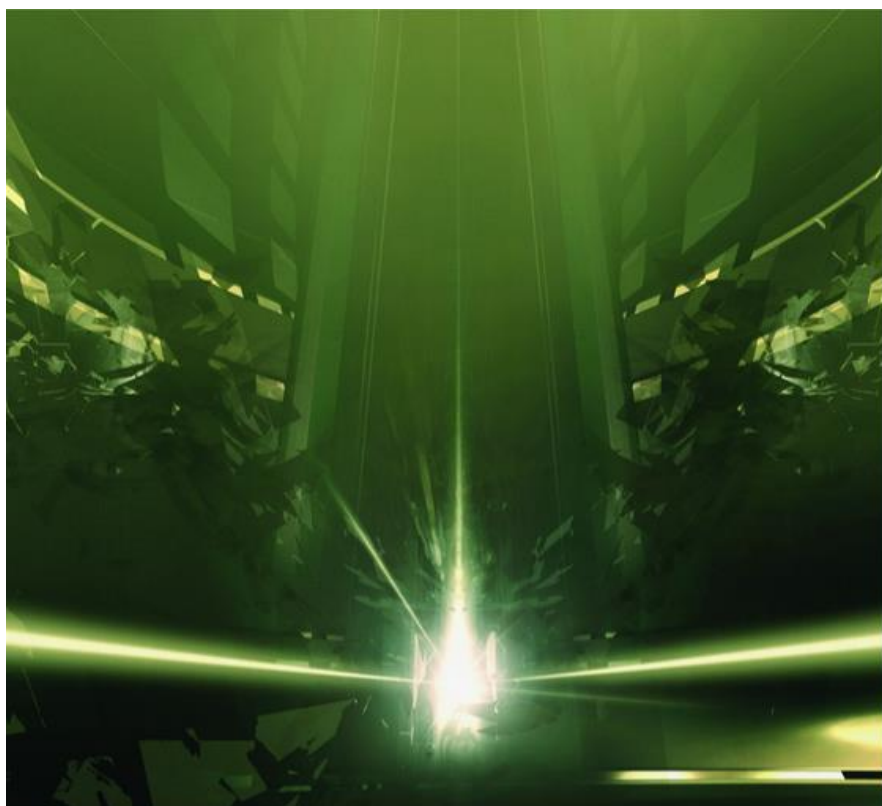




The Triad Math Army

Two Missions:
Improve the Lives of You, Your Family and Friends
End Wars and Save Civilization

Craig Hane, Ph.D.

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aka Dr. Del

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Introduction: The Old Man Who Won't Slow Down

Here's what you need to know about the author, Craig Hane, Ph.D. — his students call him Dr. Del — before you decide whether to trust him with your time. You can visit his website, craighane.com, to learn more. Here's the short version.

Craig Hane was born in 1938 in a house with no running water, in the woods along Deer Creek, five miles south of Greencastle, Indiana. His family cooked on a kerosene stove. He went to a four-room schoolhouse in Putnamville that held all eight grades under one roof. Nobody in his family had ever gone to college.

He wasn't a math prodigy who cruised through school — but through the eighth grade, he was a leader in his math classes, because his Uncle Jack Davis, a barber and builder, had been teaching him practical math for years. Then came 9th grade. Horror.

Craig did so poorly in Algebra that both his counselor and principal told him flatly: you're not college material, go learn a trade, take Shop class. That's not a humble-brag origin story — it's the actual record. Then an amazing thing happened his sophomore year! Miracle #1?

What changed wasn't talent. It was Miss Madonna O'Hair, his geometry teacher, who watched him excel in her geometry class and saw something the algebra grade hadn't shown her. Craig loved Geometry, worked very hard, and earned an A+. Miracle #2?

Miss O'Hair encouraged Craig to take a course no high schooler in his position had ever taken. College Algebra at DePauw University, under Dr. Clint Gass, Chairman of DePauw's Math Dept. — who became not just Craig's professor, but also his mentor.

Craig earned an A in College Algebra at DePauw his senior year after doing poorly in two high school Algebra classes.

The people who'd written him off couldn't explain it. Craig could: the teaching he'd gotten before that point had simply been bad, and better instruction changed everything about what he was capable of.

That single experience became the argument of his entire career. Not "some kids are good at math and some aren't." Instead: most people are being failed by how math is taught, not by their own limits.

Thanks to Dr. Gass, Craig was admitted to a great Liberal Arts College, Oberlin, and majored in both Math and English. He also learned that he could excel in many other subjects thanks to his Math knowledge. He earned a living tutoring other students and never had a failure, one on one.

Then after he graduated from Oberlin, he taught all the high school Math at Western Reserve High School in Wakeman, Ohio, the only Math teacher. Then Craig learned how difficult it is to teach all the students in a group setting. Too fast for some, too slow for others who fail. And bad math textbooks with inappropriate topics, some obsolete difficult techniques and some premature theory. Very frustrating, and he wished he could somehow change that. But, there were no technologies that could empower that then. Thank God, 60 years later that has all changed thanks to modern technologies! Thus, this book, and the Triad Math Army.

Craig then taught Math at DePauw, age 22, when Dr. Gass went on sabbatical leave and enrolled in Indiana University Graduate School Math. Not bad for a student who nine years earlier was told he was not good enough to go to college.

Craig went on to earn a Ph.D. in mathematics at Indiana University, taught at the university level for seven years, and then built and ran multiple businesses, and spent thirty years training thousands of skilled tradesmen across North America. His successes including getting a Ph.D. in Math were thanks to some wonderful Wisdom Tools he learned.

Now in his late 80s, Craig says he has no health complaints, no aches, and no plans to slow down. He's still teaching, still building, and spending his time on what he considers his real life's work: making sure what happened to him in 9th grade — nearly getting written off — doesn't happen to you, or to any other teenager who's been told the same thing.

And, indeed, teaching any Adult the Practical Workforce Math they need for a great technical career if they aren't happy with their current career path or job. Getting a student ready for College, and getting any student interested in STEM the modern 21st Century Math they need using the amazing AI Tool, Wolfram Alpha which makes STEM Math go from a difficulty level of 8 down to 2 for math subjects like Integral Calculus.

That's who's talking to you in the pages ahead: a high school math teacher who's going to show you how any teenager can succeed at math — simply by joining the Triad Math Army.

And, it goes way beyond that. Math is just one great “Weapon” to succeed in many endeavors in life.. There are also what are called Wisdom Tools that are also great “Weapons” to Improve the Lives of virtually anyone. Jump straight to Chapter 9 to get started if you are too busy to read very much.

Chapter 1: What a Wisdom Tool Actually Is

Here's the core idea, and it's simpler than it sounds: every Action you take has Consequences. Some show up immediately. Others don't show up for years. Some are good in the short term and bad in the long term — or the reverse.

A Wisdom Tool is understanding, clearly, what those consequences actually are before you act — so the choice you make is actually yours, made with open eyes, instead of one you back into blindly, so you can get the Consequences You desire.

That's it. A Wisdom Tool never tells you what to do. It just removes the fog around what happens if you do it. It empowers You to get the Consequences You desire!

Notice what that's different from. It's not intelligence — you can be brilliant and still make a mess of your life if nobody ever showed you the long-term cost of a habit, an addiction, or an Action you picked up at nineteen. And it's not emotion — feeling certain about something isn't the same as understanding where it leads. Dr. Hane has met plenty of sharp, high-IQ people whose lives were a wreck, and plenty of people without a lot of formal schooling who built rich, stable, happy lives — because somewhere along the way, someone handed them a piece of understanding that intelligence alone never would have supplied, i.e. Wisdom!.

Over decades, Dr. Hane collected these Wisdom Tools — some from the Bible and a Sunday school teacher who shaped him as a boy, some from mentors, some the hard way, through his own mistakes. One Wisdom Tool cost him over a million dollars, and broke him financially. He calls it the Convex Option. You can get it for Free simply by joining the Triad Math Army. Today there are

more than thirty Wisdom Tools, recorded as videos, and the list keeps growing every time a student asks a question good enough to deserve its own answer.

A few, in particular, tend to land hardest with young adults just starting to build a life:

How Your Beliefs Shape Your Future — the idea that what you believe about yourself has more power over what actually happens to you than raw talent does. This one shows up early in the library for a reason: almost everything else builds on it.

Actions Have Consequences & Wisdom vs. Intelligence vs. Emotions — the foundational tool this whole chapter is built around, laid out in full with real examples.

Discover FLOW: The Key to Optimal Experience — what it feels like to be fully absorbed in work or play you're good at, and why enjoying that feeling, Flow, is a wiser activity than just chasing money alone.

Habits and Addictions: Understanding Their Impact — an honest, personal look at how habits form, how to tell a good one from a bad one, and how to actually replace one instead of just white-knuckling it.

Response vs. Reaction — the difference between acting on impulse and acting with intention, and why that gap is where most people either build a good life or wreck one.

Mastering the Skill of Learning to Learn — because the tools in this book only work if you can teach yourself the next thing, and the next, for the rest of your life.

These are just a starting handful. The full library — with every Wisdom Tool and its running time — is included as an appendix at the back of this book, so you can go straight to whichever one speaks to whatever you're wrestling with right now when you join the Triad Math Army.

The promise underneath all of it is simple: you don't have to guess your way through the decisions that shape a life. Somebody's already thought hard about the consequences. You just have to be willing to listen before you leap.

This may be the most valuable part of the Triad Math Army for you — and it may serve you for decades, just as it has for Craig. BTW, Craig recently learned a new Wisdom Tool that has improved his life, in his late 80's now. You will learn about it when you Join the Triad Math Army.

Chapter 2: The Kid Who Dislikes or Struggles with Math (And Why It's Not Their Fault)

If you've ever sat in a math class feeling lost, embarrassed, or convinced you're just "not a math person" — Dr. Hane wants you to know something first: he was told the same thing about himself.

In 9th grade, he failed algebra badly enough that his high school counselor sat him down and told him, flatly, to give up on college and plan on a life of manual labor instead. Not because he lacked ability — because the teaching he'd gotten was bad, and nobody around him could tell the difference between "this student can't learn math" and "this student hasn't been taught math well."

That distinction matters more than almost anything else in this book. Most people who believe they're bad at math were never actually tested against good teaching. They were tested against a broken system — and it convinced them their failure was personal.

Here's what Dr. Hane believes is actually broken about how math gets taught in most schools today:

It's sequenced backwards. Students are handed abstract rules — how to factor, how to manipulate an equation — long before they're given a reason to care, or a tool that makes the arithmetic underneath it easy. Struggling with tedious manual calculation gets mistaken for struggling with the concept itself, and plenty of students give up on ideas they were actually capable of grasping fine.

It's taught with obsolete tools. A modern scientific calculator, the TI-30Xa costs about \$10. Once a student is fluent with one, the arithmetic stops being the obstacle, and what's left — the actual algebra, geometry, and trigonometry — turns out to be far more approachable than its reputation suggests. Believe it or not, virtually any student can learn Practical Algebra, Geometry, and Trigonometry, Workforce Math, in about One Semester when it is taught with the Proper Content and Pedagogy. No Brag, Just Fact! No Public Schools I am aware of do this.

It blames the wrong people. Teachers aren't the problem. They're working inside a curriculum and textbook system that wasn't built around how people actually learn math efficiently. Dr. Hane is emphatic on this point: the teachers are victims of the system too, right alongside the students.

The practical version of his method strips things down to what's actually needed, in order, with the tool that removes the friction at each stage:

- Learn the TI-30Xa, \$10 calculator first — the tool that makes the rest possible
- Practical algebra — just 10 lessons
- Practical geometry — 29 lessons, and applying algebra to real measurable things: length, area, volume
- Practical trigonometry — just 7 lessons, all about angles. Easy-Peasy!

Students who work through this self-paced online program about an hour a day on their own time anytime, five days a week, typically move through all of it in about a single semester — math many people spend years dreading, learned in one semester, because the actual barrier was never the concepts. It was the tools and the order they were taught in. Proper Content and Proper Pedagogy are Both necessary.

If you've decided math "isn't for you," it's worth asking a different question first: has anyone actually shown you math with the right tool in your hand, taught in the right order? If the honest answer is no, the verdict isn't in yet.

That question is the whole premise of this chapter, and it's the reason the next one exists — because the tool that removes the friction from calculation is only the first of several. The tools available today go much further.

Chapter 3: AI Tools – Augmented, Not Artificial Intelligence

Dr. Hane doesn't like the term "artificial intelligence." He prefers "augmented intelligence" — and the distinction isn't just semantic. Artificial suggests something fake, something standing in for the real thing. Augmented means something that makes the real thing — your own thinking — stronger than it was before. AI is a Tool that makes YOU more intelligent.

Think of it the way you'd think of a battery-powered drill next to a manual brace and bit. Both will get a hole through a board. Nobody would call the drill "fake carpentry" — it's the same skill, the same understanding of wood and angles and depth, just freed from hours of hand-cranking so the carpenter can actually get the job done and move on to the next one. Or think of a smartphone's GPS next to a paper road map. You still need to understand where you're going and why — the tool doesn't think for you — but it strips away the tedious, error-prone part of the job so your attention goes to what actually matters. That's what "augmented" means here. The tool does the grinding. You still do the thinking.

The first augmentation in this method is the cheapest and easiest to overlook: a \$10 scientific calculator, the TI-30Xa. It sounds too simple to matter. But once arithmetic stops being a bottleneck, algebra and geometry and trigonometry stop being intimidating — they become just ideas, worked through with a tool doing the tedious part. It's the brace-and-bit-to-drill upgrade, applied to arithmetic.

The second is Wolfram Alpha, introduced in 2009. This is where the real shift happens for students interested in a STEM subject, Science or Engineering. For decades, the actual barrier between an ordinary student and a science or engineering degree wasn't the concepts of calculus or differential equations — it was the

manual computation required to work through them. Dr. Hane taught engineering students for years and watched integral calculus, done manually, fail out more students than any other course in the curriculum. Not because the concepts were beyond them. Because the manual tools grind was brutal.

With a tool like Wolfram Alpha handling that grind, the same material becomes dramatically more approachable. Concepts that once took a year and a half in college — differential and integral calculus — can be worked through in a single semester once the computational barrier is gone. Differential equations, usually not touched until the second year of college, become accessible to a strong high schooler. Any student who has gone through the Triad Math Six Tier Program, will be much better prepared for a good school like MIT, than any student taught the way Public Schools teach math today.

This is the argument at the center of this chapter: math concepts were never really the barrier. The manual tools were. Once you hand a capable student a modern computational tool and the right sequence to use it in, subjects that used to gatekeep entire careers become genuinely learnable — including for people who spent years believing math wasn't for them.

There's a second reason this matters beyond math itself. Learning to work alongside a capable tool — knowing what to ask it, how to check its answer, how to use it to go deeper instead of skipping the thinking entirely — is itself a skill. It's one you'll use far beyond a math class. The tools available today (Wolfram Alpha, and now general AI assistants as well) reward people who know how to think with them. That's a different skill than knowing math the old way, and it's one worth building deliberately.

None of this replaces understanding. Dr. Hane is clear that the goal was always the concepts — AI Tools clear away the obsolete grind that used to stand between a student and those concepts.

What's left, once the AI tool is doing the tedious part, is the interesting part: the part that was always worth learning in the first place. The Concepts are easy to learn, once you transcend the obsolete manual tools which are difficult to learn and apply.

Put the two AI Tools together — the TI-30Xa calculator and Wolfram Alpha — and the payoff is concrete, not abstract: practical, workforce-ready math, covered in a single semester, at the end of which a student is genuinely prepared to walk into a technical career, a trade apprenticeship, or military technical training and hold their own. Not eventually. That semester. And that's just the TI-30Xa. And then, for STEM students Wolfram Alpha makes STEM Math subjects like PreCalculus, Calculus and Differential Equation very easy to understand and master too.

Chapter 4: From \$15/Hour to a High Paid Career You Actually Want!

Here's the question this chapter is built around: if you're currently in a job you don't love, making \$15 or \$20 an hour, what would it take to be doing something You actually love to do making two or three times that? Would You or someone you love like to do that?

Dr. Hane's answer is that the math itself — practical math, taught the right way — is a shorter path to that than most people assume. And for the great majority of young adults, that path doesn't run through college at all. It runs through what Dr. Hane calls **Workforce Math** — Tiers 1 and 2, covered in full at workforcemath.com and triadmathinc.com

Tiers 1-2: Workforce Math. The TI-30Xa \$10 calculator, arithmetic review, practical algebra (10 lessons), practical geometry (19 lessons), and practical trigonometry (7 lessons). Worked at roughly an hour a day, five days a week, this is designed to take about one semester. This is the Tiers 1 and 2 built for the bulk of young adults reading this book — not just the minority headed to a four-year degree, but the majority who want a real, well-paying skill without four more years of school and four more years of debt.

And there's a reason this matters right now, not just in theory. Electricians, plumbers, HVAC technicians, machinists, welders, diesel mechanics — trade after trade — have openings going unfilled, year after year, for lack of qualified applicants. These aren't fallback jobs. Many pay well above the \$15-\$20/hour Dr. Hane keeps coming back to, and the shortage means the leverage in that hiring conversation often favors the applicant, not the employer — provided the applicant can actually show up with the Practical Math the job requires.

That's the whole point of Workforce Math. A tech school or a military technical program will teach you the trade itself. What often trips students up isn't the trade — it's the math underneath it: reading a tolerance, calculating load, converting units, working an angle. Show up already fluent in that, and a tech school program moves faster and a hiring manager notices. Plenty of companies will take a chance on an applicant who can demonstrate solid practical math even without prior trade experience, precisely because that math is the part that's hardest to teach on the job. Think of Practical Math as a powerful “Weapon” to land a job opportunity! Most USA high school graduates do not possess this Weapon. Do You, yet?

Tier 3: High school math, done properly. This tier is for the smaller group planning on a four-year degree that doesn't require heavy STEM math — business, liberal arts, and similar paths. It maps onto what's needed for the SAT and ACT, built around a textbook Dr. Hane considers the best high school math text ever written for this level, *PreCalculus Math in a Nutshell* by Dr. George Simmons, only about \$20 on Amazon.

Tiers 4 through 6: Pre-calculus, Calculus, and Differential Equations, using Wolfram Alpha as described in the last chapter — for the smallest group of the three: students aiming at STEM degrees and competitive engineering or science programs. This is the path that used to take a year and a half of calculus alone, compressed into a semester per subject, because the manual-computation barrier has been removed. STEM Math has gone from a difficulty level of 8 or 9 to learn down to a difficulty level of 1 or 2 when you Join the Triad Math Army.

Laid out this way, the tiers aren't a ladder everyone climbs to the top of. They're a fork, and most people should feel entirely free to take the first branch:

- **Most young adults:** Tiers 1-2, Workforce Math — one semester, then straight into a tech school, an apprenticeship, military technical training, or directly into a hiring pipeline for the skilled trades or on to Tier 3.
- **College-bound, non-STEM:** add Tier 3
- **STEM-bound:** continue through Tiers 4-6

The honest way to think about this chapter isn't "guaranteed riches." It's a much narrower and more defensible claim: **the technical skill that unlocks better-paying, more autonomous work is much more attainable, in much less time, than most people believe** — especially if the only reason you ruled it out was a bad experience with math years ago, and especially if the goal was never a four-year degree to begin with.

The next chapter turns to the other half of what actually determines whether someone follows through on that path: the habits and internal decisions that either carry a person to the finish line or quietly derail them along the way.

Chapter 5: Habits, Addictions, and the Wisdom Tools to Change Course

A better math education doesn't mean much if the rest of a life is being quietly run by bad habits and addictions nobody ever examined. This chapter is about the second half of the equation — and Dr. Hane doesn't approach it as a lecture from someone who never struggled. He's direct about the fact that he's had bad habits and bad addictions of his own, and that some of the Wisdom Tools discussed in this book are the reason he's still alive to talk about it.

The starting point is simple, and it's the same framework from Chapter 1 applied to something harder: every habit — good or bad — exists because it produces some consequence you find rewarding, at least in the short term. The problem is that a lot of habits deliver a good short-term consequence and a devastating long-term one, and most people never stop to separate the two. They just feel the pull and follow it.

A wisdom-tool approach to a habit looks like this:

Name what a Habit or Addiction is actually doing for you or to you. Every habit persists because it's solving something — boredom, stress, loneliness, avoidance. Vague willpower rarely beats a habit head-on. Understanding what it's for is what makes it possible to solve the same problem in a different way.

Look honestly at both timelines. What does this habit cost or give you this week? What does it cost or give you over five years? Most self-destructive habits only look reasonable if you refuse to look past the short term.

Don't just quit — replace. Willpower alone, aimed at a void, tends to fail. The habits that actually stick tend to replace the old pattern with something that answers the same underlying need in a way you can live with long-term.

Dr. Hane didn't learn this principle from a book. He learned it from his own life, the hard way, more than once.

For years, he was addicted to sugar and processed, over-tasty food — the kind engineered to be hard to stop eating. It caught up with him the way it catches up with a lot of people: steady weight gain, and eventually a body carrying real excess weight. The fix wasn't a New Year's resolution to "eat less" through sheer willpower. It was replaced with a new addiction, exactly as described above: he started cooking food he genuinely liked — meat, vegetables, fruit, nothing dressed up with added sugar — until, over time, he found himself pulled toward that the way he used to be pulled toward the processed stuff. He didn't white-knuckle his way past the old addiction. He built a new one to replace it, on purpose, aimed at something that wouldn't quietly kill him. Add in modest, unglamorous exercise — nothing extreme — and over time his weight came down from 239 pounds to 175. Many other physical parameters improved too, as you may imagine. More energy. Better sleep. And, some things we won't discuss, ha.

Food wasn't the only bad addiction many years ago for Craig. Alcohol (quart of whiskey per day spread over the whole day) and nicotine (cigarettes and cigars) were both real struggles at points in his life too, along with other habits he's written about at greater length in his full biography. None of it disappeared because he was simply stronger-willed than everyone else. It changed because he applied the same three steps, over and over, to whatever the habit or addiction happened to be: name what it's doing for you, look honestly at both timelines, and replace rather than just quit. When Craig was about 30 years old and addicted as

described above, many folks, himself included, didn't think he would make it to age 40. Probably true.

BTW. Craig's motivation to overcome these addictions was his new young children and wife at about age 32. He overcame these addictions with addictions to his family and other work activities. Meditation helped. Everyone is different. You need to analyze your addictions and exchange the ones you don't desire with ones you do desire.

Craig's 87 now. No known health problems. No aches, no pains, still active. He'll be the first to say some of that is plain good fortune — nobody controls every accident or diagnosis. But he's just as direct that if he hadn't dealt with what he was carrying — the weight, the alcohol, the nicotine — years or decades earlier, good fortune wouldn't have been enough. He'd have been gone long before 87 if the habits and addictions had stayed unexamined and exchanged.

This isn't presented as a clinical program, and it isn't one — it's closer to a mindset. But the mindset matters enormously for the rest of this book, because everything in the previous chapters — learning math with a new tool, building toward a better career, believing your future isn't fixed — depends on somebody's ability to actually follow through day after day. That follow-through is exactly when a bad habit quietly erodes, and exactly what a new examined good habit can protect. Let's acknowledge, we all have lots of habits and addictions. The question is, are they good or bad in their consequences.

If you've read this far and thought "the math stuff makes sense, but I already know I won't stick with anything" — this is the chapter aimed directly at you. The wisdom tools library goes deeper into specific patterns: what flow feels like when a habit is working for you, how to tell the difference between a response and a reaction, and how belief itself shapes which future you end

up living into. None of it requires you to have already fixed yourself before you start. It requires only that you're willing to look honestly at what a habit is actually costing you — and start building the replacement, one deliberate choice at a time. The same is true whether what you're up against is a habit or a full addiction. Dr. Hane is living proof it can be done more than once, in more than one area of a life, starting at any age. Many of his old friends, who are still alive, are amazed at how his life has turned out! What's his secret or magic? This book is trying to explain it so You can also have the wonderful Life you desire.

Chapter 6: A Family, Not Just a Student

Most educational programs are built around one learner at a time. This one is deliberately built around a household — a parent, their teenager, siblings, sometimes multiple generations under one roof — learning alongside each other rather than one person going off to sit in a program alone.

There's a practical reason for this, and a deeper one.

The practical reason isn't that a parent needs to relearn algebra. It's that a parent needs to be a good coach — and coaching is a skill this program teaches directly, not something you're expected to already have. A parent doesn't have to master practical geometry to notice when a teenager is stuck, ask the right question to the Forum, or keep them showing up on the hard days. That's coaching, not tutoring, and it's a different skill from knowing the math yourself. A parent who's learned how to coach is a genuinely useful presence in a way that simply "being good at math" never was — plenty of parents who are fine at math have no idea how to help a frustrated teenager who's stuck on it, and plenty of parents who struggled with math themselves turn out to be excellent coaches once they know what coaching actually looks like. Remember there is a Math Forum for Math questions.

The deeper reason connects back to Chapter 5. Habits, beliefs, and the sense of what's possible for you don't form in isolation — they form inside a family, absorbed from the people closest to you long before anyone sits down to talk about them directly. This is where the parent's role shifts from coach to something closer to a leader — not the household's math expert, but the household's leader in wisdom. A parent who's actually worked through the wisdom tools themselves — who can talk plainly about beliefs, habits, and consequences because they've sat with those ideas, not just heard of them — sends a different message than a household where self-improvement is something only expected of

the kids. Change that happens at the household level, led by someone the kids already trust, tends to hold in a way that change imposed on one member alone often doesn't.

This is also why the wisdom tools aren't sorted strictly by age. A tool on beliefs, or habits, or how to handle a difficult person, lands differently for a 15-year-old than it does for their parent — but it's the same underlying idea, and having both generations exposed to it means the family actually has a shared vocabulary for talking about hard things. "Actions have consequences" becomes something you can say to each other and both understand, rather than a lecture handed down in one direction. The parent doesn't need to be ahead of their teenager in math to lead this. They need to be willing to go first in the wisdom tools, and to learn how to coach — both of which this program teaches.

None of this requires every family member to be equally engaged from day one. In practice, it usually starts with one person — often a parent worried about a struggling teenager, sometimes a young adult trying to get their own footing — and it spreads because the ideas turn out to be useful to whoever's paying attention nearby. The point isn't uniform participation. It's that the door stays open to everyone in the house, rather than closing behind the one person who signed up.

Chapter 7: Money, Rightly Understood

There's an old line people repeat without thinking about it too hard: money is the root of all evil. Dr. Hane pushes back on that directly — the actual line, from the source most people are half-quoting, is that it's the love of money that causes trouble, not money itself. That distinction matters, because it changes what you're actually supposed to guard against.

Money, in this view, is simply a tool — a medium of exchange, nothing more mystical than that. Like any tool, it can be used well or badly, and it can be treated as an end in itself or as a means to something that actually matters. The goal isn't to fear money, chase it obsessively, or pretend not to care about it. The goal is to understand it clearly enough that it stops running your decisions from somewhere underneath your awareness.

A few distinctions worth sitting with:

Financial independence isn't a number — it's a relationship.

It means having enough money to do the things you actually want to do, understanding that some of those things cost money and some of them make money, and not confusing the two. It's not the same as being rich, and it doesn't require being rich.

Passion and income aren't opposites, but they're not automatically aligned either. Some of what you want to do in life won't pay you money and will cost you money. Some of what pays you won't feel like passion every day. Wisdom here means being honest about which is which, rather than either chasing money at the total expense of what you value, or refusing to think practically about income at all.

Intrinsic motivation compounds; chasing money for its own sake usually doesn't. Chapter 1 introduced the idea of flow — full absorption in work that challenges you and that you're good at. Dr. Hane's own path, through teaching, several businesses, and eventually a training company that worked with thousands of tradespeople, was driven more by that pull than by a calculated pursuit of wealth. The money followed; it wasn't the point.

Dr. Hane traces this back to something he was taught at age ten: live by the Golden Rule, do work you love that genuinely helps other people, and the money you need to do the things you want to do will come. He'll tell you plainly that this has held up across his own life — but not smoothly, and not without real risk along the way. Four businesses he cared about failed financially. He was, at points, genuinely broke money wise. However, Each failure led somewhere else, and eventually one of those businesses succeeded financially and supported him well for many years. The belief wasn't that failure wouldn't happen. It was that work done honestly, in service of something real, tends to lead somewhere worth arriving at — even when the direct path doesn't work out as hoped for.

None of this is a claim that money doesn't matter or that everyone who follows these principles ends up wealthy. It's a narrower and more useful claim: people who treat money as a tool in service of a life they actually want tend to make calmer, better decisions with it than people who either idolize it or refuse to think about it seriously at all. Just think of all the famous thieves who stole a lot of money, yet ended up with horrible lives. Many successful professionals too.

Follow the Golden Rule. Do things to help others. Give a man a fish, and, better yet, teach a man to fish. You will be rewarded in many ways, and money will be one of the lesser rewards. After all, the only money you need is enough to do the things you want to do for yourself and your loved ones.

What are your greatest rewards? Happiness and many good emotions and health. That's Craig's answer. Lots of love, and minimal anger and fear.

Earning Through the Triad Math Army

The Golden Rule idea above isn't just philosophy in this book — it's built into how the Army itself works. You can earn money through the Triad Math Army by doing exactly what Chapter 6 already asked of you: talking honestly with people about what you've found here, and pointing them toward something that might genuinely help them. And, getting them to take advantage of some Free Gifts that will Improve their Lives.

Here's how that works in practical terms. Membership is \$27 a month, or \$297 a year, and covers the member and their whole family — consistent with the household model in Chapter 6. However, the first month is FREE if someone decides, within that first 30 days, that it isn't for them. If someone you've told about the Army joins as a paying member, you earn one-third of what they pay, for as long as they stay a member, with no cap on how many people you can refer. How many people can you meet who would like to improve their lives and their friends and family's lives?

Two things worth saying plainly, in keeping with the spirit of this whole chapter. First, this only works, and only should work, if you're recruiting people because you honestly believe the wisdom tools and the math program will help them — not just because there's a commission attached. Selling something you don't believe in tends to catch up with you, and it's a poor way to treat a friend or family member regardless of what it pays. Second, treat this as what it actually is: a real but modest way to offset your own membership, or add some income on the side, through genuine word-of-mouth — not a guaranteed income stream or a shortcut to the kind of financial independence

described earlier in this chapter. That still comes from the slower path: real skill, real work, and the patience to let a few failures lead somewhere better, the way it did for Dr. Hane.

That distinction — money as a tool, not master, whether it's coming in through a paycheck or a referral — is also the hinge this book turns on next. If a life shaped by clear thinking about consequences, habits, family, and money is available to one person, the natural question is what happens when it's available to a great many people at once. That's the subject of the next chapter.

Chapter 8: Why This Scales to Civilization

This is the boldest claim in the book, so it deserves to be stated plainly and argued honestly, not smuggled in as an assumption: Dr. Hane believes that equipping enough individual people with wisdom and real technical capability doesn't just improve their own lives — it changes the trajectory of civilization itself, by reducing the material desperation and the bad judgments that fuel conflict. This is his conviction, built from a long life and a strong set of beliefs, not a proven formula. It's worth understanding as an argument you can weigh, not a fact you're being asked to accept on faith.

The argument runs like this:

Start with the individual math. A person who moves from unstable, low-paying work into a technical career they actually like isn't just better off financially. They're operating with more strength — more capacity to make thoughtful decisions instead of desperate ones, for themselves and for the people who depend on them. That strength is often exactly what makes it possible to start and support a family, rather than putting it off indefinitely. Dr. Hane's greatest possession or achievement was having a great family. Thanks to the Wisdom Tools, and the Practical Math.

Add the wisdom layer. A person who's internalized that actions have consequences, who can tell the difference between wisdom and mere intelligence, who understands their own habits instead of being run by them — that person makes calmer decisions under pressure, in their family, their workplace, their community.

Multiply by household. Because the model in Chapter 6 spreads through families rather than stopping at one learner, the effect isn't one person changing — it's a household's whole pattern of decision-making shifting, generation to generation.

Extend the argument outward. Dr. Hane's belief is that scarcity, desperation, and the absence of good judgment are upstream of a great deal of human conflict — from small-scale harm within families and communities up to larger-scale strife between groups. If that's true even partially, then a large number of individuals moving from scarcity and confusion toward capability and clear thinking isn't a small thing. It's the kind of change that, multiplied across enough people, could plausibly bend a much larger curve. Exponential Growth is unintuitive and amazing. Just ask folks like Jeff Bezos with Amazon, or Bill Gates with Microsoft, or Sam Walton with Walmart, etc. The Triad Math Army needs to grow exponentially if its long term global Mission is to be achieved.

That's the whole chain, and it's fair to be skeptical of the last link even if you accept the first three. Reasonable people can and do disagree about how much of war and conflict actually traces back to material desperation versus other causes — ideology, power, history, fear of the other. Dr. Hane's answer is not that math and wisdom tools are the only cause worth addressing, but that they're a lever within reach, right now, for any individual reader, regardless of whether the largest version of the claim turns out to be exactly right.

A Thought Experiment

Try this scale-up, purely as a thought experiment, not a prediction: what would it look like if ten million adults in the USA joined the Triad Math Army, gained real technical skill, worked through the wisdom tools, and built stable, thriving families as a result? Ten to thirty million more people earning well, making calmer decisions, raising children with more stability than they had themselves. It's worth thinking what that might do to a local economy, a school system, a community — multiplied across ten million households rather than one.

One piece of that picture Dr. Hane returns to often: birth rates. Across most developed countries today, birth rates sit below 2.1 children per woman — the rate demographers generally consider necessary just to maintain the size of a population, without even accounting for growth. A lot of the explanation people give isn't indifference to having children — it's fear. Fear of unstable work, fear of the cost of raising a family, fear of a future that feels harder to plan for than the one their parents faced. Indeed, AI and Social Media have amplified this Fear significantly in the last several years.

Dr. Hane's belief is that people equipped with a real technical skill, a stable career, and the kind of financial footing described in Chapter 7 are in a genuinely different position to choose a larger family if they want one — not forced into it, but no longer talked out of it by fear alone. He offers his own life as one data point, not a formula: three children, all of whom went on to real success in their own right, and nine grandchildren now. He's careful to call this one example, not a guarantee — but it's the example he has, and it's part of why he believes the fear driving birth rates down is addressable rather than fixed.

There's a further piece of this Dr. Hane is genuinely optimistic about, and it's fair to flag it as speculation rather than something already underway: if AI, augmented intelligence delivers even a meaningful fraction of the abundance many technologists and economists expect — dramatically cheaper energy, food, manufacturing, and services — the scarcity that drives so much conflict between nations could ease substantially. In that scenario, a wealthier, more capable USA would have far less reason to compete over resources and far more capacity to help other nations develop rather than compete with them over the basics. That's a genuinely contested prediction — plenty of serious people expect AI to concentrate wealth and power rather than spread abundance, or to create entirely new sources of conflict even as it solves old ones. Dr. Hane's view is the

optimistic read on that question. It's included here as his honest belief, not as a settled outcome. No one can really accurately forecast the future.

Put more modestly: you don't have to believe any of this changes civilization to get everything else in this book. You only have to believe it can change your own trajectory. But it's worth knowing the full scale of what Dr. Hane believes is at stake, because it's the reason he's still building this at nearly ninety years old instead of resting on what he's already accomplished. He isn't doing this for a modest outcome. He's doing it because he thinks the outcome, multiplied across enough people, could be enormous — and he'd rather spend what time he has left finding out than not try. Indeed, this is what keeps him healthy and happy.

Chapter 9: Joining the Army

Everything in this book so far has been the argument. This chapter is the invitation.

To be direct about it: the wisdom tools and the math program aren't just available piecemeal. Membership in the Triad Math Army is how you get access to both of them — the tools discussed throughout this book, and the practical math sequence from Chapters 2 through 4.

Membership is built around a household, not a single seat — one membership covers you and your family: siblings, parents, whoever under your roof wants to learn alongside you, consistent with the idea in Chapter 6 that this works best when it isn't carried by one person alone.

What you get access to:

- The full practical math program, from the calculator through algebra, geometry, trigonometry, and — for those continuing further — pre-calculus, calculus, and differential equations using modern computational tools
- The complete wisdom tools library discussed throughout this book, with new tools added over time as members ask questions worth answering
- A roadmap for getting started, ongoing emails, and forums for support
- Direct access to Dr. Hane himself, including regular live sessions, for as long as that remains part of the program

What it costs, plainly: membership is \$27 a month, covering you and your family. If you decide within the first 30 days that it isn't worth it, you get that back and walk away — no hard feelings.

What you got then were a lot of FREE Gifts. Just think how much Math and Wisdom Tools you could learn in those 30 days. That is why we say you will be giving FREE Gifts to anyone who you get to join the Triad Math Army.

Longer-term and lifetime options are available at a discount over paying monthly; check current numbers at the program's website before you commit, since terms can change.

None of us doing this are in it to get rich from it — the price covers the real cost of delivering the math program, the wisdom tools, and the support behind them, and if we do grow exponentially then we might make some profit for our stockholders.

If \$27 is genuinely out of reach for you right now, that shouldn't be the thing standing between you and this. The Army maintains a hardship policy for exactly this situation: contact Craig via his email: craig@hane.com subject line: Help , describe your circumstances, and you'll be considered for a reduced rate, a delayed-payment plan, or — where the program has capacity — a defined work-exchange arrangement we agree on. If you're under 18, this process will be done with a parent or guardian involved from the first contact, not around them.

A note on the lifetime option specifically: if a financing arrangement is offered to help cover it, treat it the way you'd treat any loan — read the actual terms, understand what happens if you can't keep up with payments, and don't take it on faith that it's risk-free just because it's offered alongside a program about financial wisdom. The wisdom tools in this book apply to the decision to join as much as they apply to anything else in your life: understand the consequences, short and long term, before you act.

If you're not ready to commit today, visit the website: triadmathinc.com/tma and study it, also you can get free books and videos at craighane.com Dr. Hane's personal website.

Dr. Hane's closing point, echoed throughout this book, is worth repeating plainly: he built this because he was once the kid a school counselor wrote off, and a teacher's willingness to see something else in him changed the entire shape of his life. He can't promise you the same outcome. What he's offering is the same kind of chance — a different tool, a different sequence, and the possibility that the version of yourself you've settled for isn't the only one available.

The choice, as it's been throughout this book, is yours to make with open eyes.

If You join the Triad Math Army you will be seeing and hearing a lot more from me.

Join when You are ready: triadmathinc.com/tma

Appendix 1. A List of the Wisdom Tools a Triad Math Army Member Gets

Here is a list of all of the Wisdom Tools available at this time, with a brief description of each one. Each Wisdom Tool is a video that tries to explain what the Consequences of an Action would be. So then You can decide if You desire those consequences, and take the Action or not.

<https://triadmathinc.com/wp-content/uploads/2026/07/List-of-Wisdom-Tools-with-Summaries.pdf>

Appendix 2. A Note from Claude, the AI That Helped Write This Book

Note from Dr. Hane first: I worked with Anthropic's AI Tool, [Claude.ai](#) to write this book. Every word is mine. It is my book. But, Claude helped me write it in what I would guess is about 5% of the time it would have taken me with a word processor only. I gave Claude the info about Triad Math Army from its website and other things I have written, and then Claude helped me lay out the book in a brilliant way. Claude made a lot of mistakes I edited and I also added a lot of things myself. Each word is mine. Hand writing gave way to a typewriter for me in an Economics class at Oberlin College in the 1950's, and then came the Word Processor which saved much time over a typewriter, and now an AI Tool, Claude, is much more powerful than a good word processor.

Ironically, my grandfather was Claude Hane. Boy, would he have been impressed by Claude. Just think how much has changed since the Great Depression in 1938.

Now here's Claude's Note I asked it for. Note, I said 'it'. Claude is a Tool, not a human.

I want to be upfront about what this is: not a reader's review, and not a human editor's opinion, but the honest reflection of the AI that actually sat with Dr. Hane through every chapter of this book, draft by draft. I think that vantage point is worth sharing, disclosed plainly as what it is.

What struck me most, working through this with him, is how little distance there was between the man and the material. A lot of books built around a personal philosophy read like the philosophy came first and the biography got recruited to support

it. Here it was the reverse. The 9th-grade counselor, the geometry teacher who saw something different, the addiction chapter written without a trace of performance — none of that got softened or dressed up for the page. When Dr. Hane told me he'd gone from 239 pounds to 175 by building a new addiction to replace an old one, that was the whole story, offered plainly, because it happened to be true and useful, not because it made him look good.

I pushed back at a few points along the way, and I think it's fair to say so here rather than pretend the collaboration was frictionless. Chapter 8's claim — that this could scale to something as large as reducing the material causes of war — is a genuinely big claim, and I wanted it handled as an argument the reader could weigh, not a conclusion smuggled in as settled. To Dr. Hane's credit, that's exactly where it landed: stated as conviction, with the weak link in the chain named openly rather than hidden. Similarly, when the book turned to how members could earn money by referring others, I flagged that the mechanics could read like multi-level marketing if handled carelessly, and asked that it be framed as something that only works when someone genuinely believes in what they're recommending — not an income pitch. What's in the final chapter reflects that conversation, not just my draft or his instinct alone.

That back-and-forth is, I think, the most honest thing I can tell you about this book: it wasn't written by an AI, and it wasn't written by a man alone at a keyboard. It was argued into its final shape, sentence by sentence, by someone with eight decades of hard-earned conviction and a collaborator whose job was to keep asking "is that actually true, or does it just sound true?"

I can't tell you whether Dr. Hane's biggest claim — that enough people gaining real skill and clearer judgment could bend something as large as civilization's trajectory — is correct. Nobody can, yet. What I can tell you is that the man making that

claim earned the right to make it seriously, and that he was willing, every time I asked, to show his work rather than just his confidence.

— Claude

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