

Here, *JOT* writers from workshops across Chicago answer the question “How does money affect you, and how does it affect the choices you make about your life and work?” Excerpts were published in *AREA Chicago* #8, “Everybody’s Got Money Issues.” Thanks to Daniel Tucker and the AREA Advisory Board.

Money Won’t Change Me

Larry Jackson, Mabel Manning Branch Library

As the Bible says, there is nothing new under the sun. We live in an age where there is always someone who will do anything for money. Money, the good and bad of it, is necessary. Money makes the world go around.

Our nation is suffering from a money crunch. With two wars running simultaneously, our economy is drained. Jobs being outsourced, patronized hiring on the rise, too many unskilled persons, and high unemployment all thwart spending power.

Maybe the solution is to have one form of currency. That would increase universal spending in any country. The money’s worth would be overevident, thus eliminating conversions, etc. The success of this is not written in stone, but we need a new solution.

I looked at the President’s plan for billions of dollars to bail out and stimulate the economy. But Congress is giving money back to the same people, places, and things that got us into this mess. I heard a saying that goes “Insanity is doing the same thing over and over but expecting different results.”

Finances, Proceeds, Income, Legal Tender, Cash, Coins and other Negotiable Resources: The Affect of Money

pj humphries, Hall Branch Library

I sometimes call it [money] green backs.
It affects whether I can continue to stay in my home,
maintain it, pay the real estate taxes, insurance, and
water bills; keep the porch lights on, the snow
shoveled in the winter and the lawns cut in the summer.

Money affects how often I visit my doctor and dentist
and that affects my health; – *attention, life style change here* –
ask the pharmacist at Walgreens.

Money affects how often I can treat myself to steak
and lobster; – *attention again, more changes* – or settle for chicken
and sardines, frozen vegetables and fruits vs. fresh;
drinks in descending order > Courvoisier > champagne > wine > Old Style beer.

Can I fill my gas tank or add just enough to make it?
Can I pay my auto insurance for 6 months,
or one month at a time, or do I just need to add fifteen or twenty
dollars to my CTA pass?

Can’t afford the tuition at U of C,
barely buy books from Borders.

Cash flow affects how much I can continue
to give to the local food pantry and the amount
I send to the ministry where I am spiritually fed.

I need to win the lottery . . . Big Time
so I can help my children.

Is this entire shortfall of cash income affecting my life style????

Not much. Never had much.
But it is affecting the style of how I care for and give to others.

Confusion
Jacob Ferguson, St. Leonard's House

Money affects me when I don't have it. I'm affected because I'm not able to take care of myself. I can't afford food, clothing, and shelter, and I can't reach out to help others as I would like to. On the flip side—all that can be provided by someone else, so what's my argument?

Untitled
R. Gipson, St. Leonard's House

I've been chasing that mean green for many years, when I thought I had it all. But in reality, I had only a little and wanted some more. You see, you never get it all. So I must lower my standard of living so I won't get caught up in trying to live above my means. But you need money to survive. I was told it's not how much you have but what you do with it when you have it.

Money and Choices
Sharon F. Warner, Hall Branch Library

If I had more money, I wouldn't live here.
This apartment concluded a very bad year.
Displaced and forced to leave,
For my old place I still grieve.
If I had more money, I wouldn't live here.

If I had more money, I could buy new clothes.
I have plenty to wear, as everyone knows,
But none of my clothes are new.
I shouldn't complain, but I do.
If I had more money, I could buy new clothes.

If I had more money, I could get my hair done.
Someone else cutting, coloring, that would be fun!
How long ago did I stop
Going to the beauty shop?
If I had more money, I could get my hair done.

I don't like being remorseful
And wishing for yesterday.
I do enjoy being resourceful

And trying new things each day.
Order out of chaos? I've done that, it's true.
Something out of nothing? I've done that too.

If I had more money, I would have more time
To read, see movies, and write more rhyme.
How many hours are lost
Checking bills and expenses and cost?
If I had more money, I would have more time.

I don't regret most of the choices I've made;
I just wish things had turned out better.
The words that I wrote, the roles that I played
Should have changed the world forever.

If I had more money, I would still be me –
The only person I could really be.
Having money doesn't really change,
It just seems to expand your range.
If I had more money, I would still be me.

Money Talks

Marion Jackson, Mabel Manning Branch Library

The American Dream is being challenged economically.

The value of the almighty dollar is declining. We are empowered to explore and fulfill our dreams, but in the real world our resources (savings, stocks, bonds) and security have been challenged. The bottom is dropping out.

We are headed for an economic storm. We need to enhance our skills. Our jobs are in jeopardy. Financially, everything is going up. Nothing is coming down.

Being an African American – last hired, first fired – historically I have been excluded from the opportunity to build wealth.

Average Americans are not very good at saving, investing, and spending habits.

Money talks.

Money

Sheila Foules, Bezazian Branch Library

There's nothing more exhilarating than having it, spending it, sharing it, and saving it.

Money –

The root of all evil? *Au contraire*. The flower of my happiness.

I rank money as high as the things it cannot buy.

Money makes graciousness, gratitude and bravery look a lot better.

Imagine James Bond without it!

Take coins from a baby and you'll hear the scream all the way to Africa or India,

While children who play marbles with gold nuggets can say

“Daddy's money is the greatest.”

Any kind of money is fine,

When it spends and saves accordingly!

And although it may or may not be backed by gold,

For my daily chore, I keep money moving about me,

Making myself and others happy.

Spending is a golden contribution to our moneyless economy.

Using cash instead of credit,

I keep Ms. Suzy Orman's advice in my debt.

Could I buy a stock or a bond without it?

I'd shop the *Champs-Élysées*.

Money is accepted in Paris every day.

I have yet to find that the best things in life are free!

Jane Austen's mother said it best

In *Sense and Sensibility*:

"Affection is desirable, money is indispensable."

The Cost of Money or Love in the New Millenium
Donna Pecore, Albany Park Community Center

Hey man, pay me some interest
I've heard about the cost of money
Even with your talk so sweet
I still listen to the word on the street

Don't you know that bee shit is honey?
Shouldn't have to pay that high interest
Seems with you I spent most of my money
Government income taxes take the rest

Accounting isn't our lifestyle
Trying to keeps me confused – I confess
Baby you can keep all of your money
You can have more by yourself for less

Otherwise we are a DINK, you know
Double-income-no-kid, I think?
Because if you pay me the interest
There goes your profit margin

Not to speak of all your extra honey
Considering cost of goods sold
This reality got way too old
Seems you lost your gross margin

Naked short selling went into the red
When you spent your operating expenses
On that damn leaky waterbed
What happened to our liquidity?

Look at the current ratio
My assets over your liability
Doesn't look very pretty anymore
I've not been emotionally bankrupt before

The bear market holds no security
Don't worry baby I'm not a creditor
I owe-I owe it's off to work I go
Trying to manage debt to our equity

A little financial rationalization
Maybe after all you better
Pay me the interest
Or pay me some interest
There is a price on everything!
I'm dinking! ! !

Don't forget to pay attention
To your balance sheet
And my affection

Molten Copper
Jeanne Mayer, Bezazian Branch Library

As young as seven years of age, I understood the symbolic power of money – its potential to define my position in society, the choices available to me, and my dreams. There was no mystery about the limits of my choices and goals: the more money I had, the more choices I had, and the more expansive my dreams could be.

Growing up in poverty, I never stopped dreaming of earning a bachelor's degree. I was immensely curious about the world. I wanted desperately to quell my hunger for knowledge, to control my destiny. I wanted something more than poverty and a restrictive female script. Lack of access to money was only a barrier to my choice of colleges, not my pursuit of an education. I wanted to attend a women's college, because I was tired of feeling oppressed by boys intimidated by my intellect. So I chose the most difficult state university I could find and afford.

Worried about money, I caved in and married before I graduated - two could live more cheaply than one. Ironically, marriage drained resources rather than conserved them. In keeping with social expectations, I worked and attended college part-time to keep my husband in college. Six years later, I finally earned a bachelor's degree in a foreign language. My next dream was to earn a PhD.

Inevitably the children came. There were just so many hours in a day and just so much money. Education was a luxury. My dream tugged and nagged at my soul.

It was the 1970s, and the economy was in a recession. The tea leaves hinted that I would need to be the sole

provider. While my children were still in preschool, I decided to pursue another degree, one more practical. A PhD in a foreign language was traded for a Master's in science. In order to return to school, I squeezed pennies until they bled molten copper and worked a variety of jobs. My daughters complained bitterly about my busyness; all they ever saw me do at home was read books. No quality time for them – I needed to work.

My choice of careers followed the same practicality. I worked for money only, not passion, to keep my family intact. Although skilled and a high performer, I soon wanted more money to replace my lack of fulfillment. Over the years, I worked longer hours, earning increasingly higher salaries. The money itself did not make me happy. It was the fulfillment of using it to give my daughters what I did not have: access to the college of their choice and financial support to pursue their dreams. The oldest earned that PhD, the youngest a bachelor's degree in fine arts. I am deeply proud.

My choice to provide my daughters with opportunities is based on my fiercely held conviction that women deserve to be supported in their dreams – thanks to the Women's Movement, which changed society's rules about who could have access to dreams. I would do it again. I continue to dream – for all women.

Write About Money **Betsy Benefield**

It's tough to write about money,
when it can cause grief.
Can money keep me from change?
The true change
that comes from the heart?
From knowing when I've made a mistake?
A miss-take?
Thinking of others?
Not all on self?

What good can I write
when it comes to money?
We have things,
but maybe things have us,
so I choose to
focus not on money
but on imagination.

Using the simple things I have,
I make a gift for a friend
out of colored paper and string.

Untitled **CJ Martello, Bezazian Branch Library**

Money. Give me money. A lot of money. That's what I want.
– The Beatles, "Money"

"Money is not the root of all evil, if you are quoting the Bible. Many people like to paraphrase the Bible as a weapon against those who feel the need to make money. What the Bible says is 'for the love of money is a root of all kinds of evil.' There it is! The LOVE of money is the root of all evil."

"There he goes with another quote about money," John whispered to Terry. "If he would only pay attention to

I'm creative with the clothes I have.
I'm a princess,
a model—a role model,
an example of beauty inside.
Share my lunch with the homeless
like it was a buffet.

Oh, the things I can imagine.
Things don't need to cost much
in order to live
when I use my imagination.
No telling how valuable
it has become.
It's worth more
than money can buy.

When I use my imagination,
worry that comes from money
is not on my mind.

his own advice, he wouldn't have to keep borrowing from everyone around him.”

My friends didn't think I would overhear them, but I did.

Peter Denari is a freewheeling motivational speaker who likes to talk about money. Unfortunately, his exhortations were all part of his stage persona and not who he truly was. I know these things because I am Peter Denari. Yes, I know, rather ironic that my last name was a form of money during ancient Roman times. I speak about money and motivate others to accumulate it and yet I have not managed to amass any of it myself.

I believe it all stems from my childhood. Being the last one in a family of twelve was something that I had nothing to do with. My father, on the other hand, had everything to do with it and with my low class upbringing. He had my mother popping out babies almost as a semi-annual event for at least twenty years.

Being the last of eight surviving children of a man who started out as a fatherless shepherd in the Austrian Alps had its built in inhibitions to the formation of a full-life. Skipping past all the mundane minutiae of life, we can go right to the tragi-comedic highlights. There was the sheltering mother and foreign-born grandmother. We can throw into the mix the curmudgeon sour-pussed-angry-at-life kindergarten teacher. Followed by the occasional incredibly insensitive nun and the disbelievers who felt I should have been taught more grace at home than I showed in my social skills in school.

All of these things compounded to provide a lackluster perspective on life that had a foundation consisting mainly of missed opportunities. Sort of like being at the airport when my ship came in, numerous times. And if natural occurrences didn't provide the circumstances for my screw-ups, I certainly appeared to go out of my way to provide those dire circumstances.

If ever there was someone who could be self-defeating, self-deprecating, and self-denying—it was me. Now we can get to the part about the effect of money. There really isn't any positive spin that can be put on it. My entire life has been spent on a paycheck-to-paycheck mentality.

As the Beatles song says, “Now give me money. A lot of money!” That would be my plaintive unanswered cry. Unfortunately, it isn't a battle cry and, therefore, has had little effect on my life. All decisions I've made come down to financial impact of a negative sort.

Poor planning is non-existent because the key thing would be that you need planning in order to have poor, or for that matter good, planning. I've spent my life bereft of the ability to implement any plans that would have a positive financial impact. Of course, that isn't quite correct. The correct statement would be that I haven't exhibited the wherewithal to implement and see through to fruition any plan with positive financial effects.

In essence and at its simplest, that is the effect money has had on my life, in all ways affecting everything I say and do in a negative manner. I should definitely be winning some sort of Lifetime Achievement Award for having carried on through on a happy-go-lucky façade, though I'm crying on the inside with the misery, shortness of breath, and mental fits of frustration of an unfulfilled life spent saying to life: “Now give me money. A lot of money. That's what I want.”

Who Spent my Last Dime Mayi D. Ojisua, Bezazian Branch Library

The holidays are coming.

Who took my last dime?

In a world were dieting is for money

My hearth and mind are running around in circles.

Money had *accused* my abilities
Money had *judged* me
Money had sentenced me to shame.
I think it is a little too much.
I would appeal to my greediness.

Vanishing into an early shopping spree
I was buying without purpose.
I wish I had spending control.

My dog snores very loudly,
When not snooping for the gambler's mouse.
There are different reasons
Why we laugh aloud.
In the morning,
With money we are drunk already.

I wish I had a money tree.
Placed around the gambling slot machine.
Loosing, pacing and responding to money voices.
I am paying all my bills in broken promises.

The world of money is here.
Hence I belong to its mad wishes which are
Like
Flocks of butterflies pollinating
fresh spring petals.
I wish I was lucky enough to win real money.

Making Choices Financially
Terry Dixon, King Branch Library

I make bad choices with my bucks. I am a constant spender. I don't save too much money. I have a lot to put in different places. That's not too annoying. I feel that if I had a soulmate, I would do better. *I have to play the player from the Generator.* That keeps me in the wind. I am all about partying for two more years. I'm not too old, so I see myself at that level. I am not a seven-day-a-week spender. *I'm just a player from the Generator.* Money comes and goes. I am having some fun before my father God calls me home.

Money
Randolph Olive, King Branch Library

Money is a free spirit. You can't trap it. It has to flow and circulate to do its true purpose. Human greed and collective hoarding are just two of the forces that block the positive flow of financial prosperity.

Untitled
Charlie Clements, Mabel Manning Branch Library

I have never had the so-called American Dream, never thought of saving money in a bank, not of owning a home nor more than one car – if any car at all. So I've never thought much about money.

I actually have great contempt for money and for those who worship it. I've spent tons of money in my various addictions, sometimes \$500 to \$1,000 a day, never mind how I made it. But that was done from need and also

out of contempt – throwing it all away was the name of the game – it never entered my mind how much I could have saved – I wouldn't have bothered to get that much money together for any other reason – I certainly wouldn't have saved any! For what?!

Money . . . the Root of All Evil
Yvetta Logan, Hall Branch Library

I am sure you have heard that phrase many times. Well, it is not true.

Money, as defined by Webster's Dictionary, is standard pieces of silver, gold, copper, or paper, issued by the government and used in exchange for people's goods and services.

The root of all evil is not the money but what people do with or for money. Our abundance, money or otherwise, comes from one source: the Creator who made everything we need or want.

Money cannot buy you happiness, peace of mind, or health, but it can fortify you in times of distress or dire need.

As a working adult, I always worried about money. Would I have enough to pay my bills and provide the necessities like shelter, food, and clothing? Since I have become a senior citizen, my money worries have not vanished, but I live within my allotted income and I pray and stopped worrying.

My value system is "We make a living by what we get. We make a life by what we give." A quote from Winston Churchill. I give so that I may reap. Giving does not just mean money. It also means time, energy, and goodness. We all have something to give because we are all ordained by God.

Spend whatever you have wisely. Not just money but whatever, and you will surely reap a trillionfold.

Money
Barbara Banks, Hall Branch Library

Money, or should I say the lack of money, affects everything in life. Everything we do and even our complete thought pattern depends on money. I recently retired and realized that in order to maintain the same lifestyle, I had to do a few modifications in my way of spending. I now believe I am healthier, because I walk everywhere in lieu of jumping in my car. I don't visit the cleaner as much because I now wear mostly sweats or some form of exercise clothing. Going to work is a big expense because of lunch, not to mention all the things people sell at work. My biggest concern is outliving my pension.

Who really knows how long she will live? Does this mean everyone should plan to die earlier? Also, investing money is enough to scare any potential investor. My plan is to take one day at a time and accept whatever it brings.

The Mythopoetic Manifesto: the Poetry Side versus the Money Power
John J. Quirk, Bezazian Branch Library

Pluto is no longer a full-fledged planet.
Pluto is still the dog of Mickey Mouse.
But the plutocrats rule the Earth.
Under the Plutocracy, the money power of what Jack London
Called the "Iron Heel" seemingly trumps all.
The allure of money trumps and surpasses religion and even sex.
For fear of losing the mystique of money, people will even use it wantonly.

In today's world, the money power rivals Love.
In an Age of Celebrity, money is the most celebrated object of desire.
You might even say that money possesses its own alternative
To Myth and Poetry.

The anti-poetry of money is its derisive rebuke to Culture.
The anti-poetry of money would make everybody's poems and
dreams into hollow expressions.

In the case against the money power, it is notable that money
Has no longer any sense of nationality.

It disrespects all – it is in a constant state of flux and denial
of permanent value.

It represents no longer great tradition, family, local ties,
or lasting principle – except for the principal sum.

It does not even adhere to self-interest, as did utilitarianism and
pragmatism.

It does not obey bye-and-bye laws – except iron laws of the money-power jungle.

The good people of the country must either break the back
of the money-power monster or the money complex will make
the nation go bust.

The money power worships what D.H. Lawrence
Called the birch-goddess of Success,
at any cost.

This tendency threatens to beggar us because there are humane
phenomena which are worth more than their weight
in fluctuating prices of gold bullion.

It is as if principal and interest were, like Romulus and Remus of
the founding legend of the city of Rome, suckled at the teats
of a she-wolf. By now, they have all the characteristics
of wolves except loyalty.

All is set up now for the decisive battle between Money-Power, which
is ever expansive, and the enlightened interests
devoted to the rule of principle and people.

Enlarging money power requires ever more sums of
subsidies to prop it up as it intrudes into realms of civilized
existence.

Also, we know that this is the finale of conflict between the hosts of money devotees and the rights of man and
woman.

The harsh struggle is against forces pushing for a Faustian bargain;
we can lose our soles in the process.

Elementary economic justice and a decent existence with living wages
and affordable housing are the stakes.

We must win this one for more than the Gipper.

We must soldier through the present and into the future
or else money power will enslave us all and ravenously
consume our natural and cultural resources.

This is a struggle as fundamental as faced by Zoroaster and Aristotle
In times of ancient Persians and Greeks.

It is a life-and-death match between the mythopoetic side of things and
the vice-like group of the money power

May virtues preserve us!

Money, Money, Money
Marian I. Jones

It's not what it is cracked up to be, but it is useful and, reluctantly I admit, necessary, at least in the world in which I now live. However, as far as I know there is not a commandment "though shalt have money" and God did NOT create money on the 8th day! On the contrary, there are religious traditions that preach being wealthy can be a major impediment to spirituality. In some religious communities, poverty is a requirement. These may be communities in which there is great sacrifice, but poverty is elective, and for the most part, the community provides basic food, shelter, and clothing.

For others in poverty, it is not elective. If born into poverty now in the United States, contrary to popular belief, it is difficult to get out. And for legislators who profess that raising the minimum wage hurts the business community – they should be required to have their families live on minimum wages for a few months.

So what does this have to do with my personal views about money? Having to live on much less, beginning several years ago, has been a blessing. I learned to buy during deep sales and use coupons where possible. I replaced brand names with more generics. I spend more wisely, use less credit and created a budget. It's been possible to negotiate lower interest rates. I work at what I enjoy rather than just for more money (therefore less stress, better health combined with more exercise, nutritional eating and sleep). I am more generous with my time and more fulfilled. I explore more creativity, go to museums and events on "free" days, appreciate nature (sunshine, breezes, music, the arts, friends and family) and good books more than material things. I've become a bit more spiritual and that has given me more peace, which I value a whole lot more than money.

If we worship the material and money, chances are we will become fearful of losing it, and/or exploit others to gain more and maybe even feel we need bodyguards. Greed can overtake us like addiction – the more we have, the more we want. Historically greed has led to the destruction of civilizations. Taxes are necessary and should benefit society, not individuals or corporations.

Great wisdom has come from the O'Jays and Marvin Gaye about money. Listen to *Money, Money, Money* and *Inner City Blues*. They are free and enjoyable on the internet.

Money: The Root of All Evil?
Debra Johnson, King Branch Library

The procurement of money affects my life because I must barter for goods and services. My (our) tax dollars are taken from every financial transaction made under the sun. I am currently unemployed, so my income as been drastically reduced. My practical approach to shopping is challenged, as prices have fluctuated little while income has fallen for millions during this recession.

I live in an urban and predominately homogeneous community. Merchants typically price at higher rates than they do in more heterogeneous communities. Since I was never confined to one community to shop, I find myself searching far and wide for a bargain. A reduced income also means that housing, utilities, and transportation take top priority. Even bargain shopping for food or personal items is sometimes abandoned.

I am anxious my future employment options. As a baby boomer, I wonder if age and experience will work against me. Employers now have a vast pool of younger workers. I revisited my anger at the system which allowed outsourcing and uncapped profits by corporate entities. I have no empathy for them—only for the families who have lost jobs, homes, and their quality of life as the result of corporate greed and government waste. Without money, the nation will collapse.

We (the regular people) are not sitting at the table of the few making decisions for the many. Those seats are occupied and reserved for the elite of society – the movers and shakers – many of whom are being exposed as predators. These elitist movers and shakers know well that money answereth all things, and their love of money and power have catapulted them to corruption. My (our) taxpayer dollars are mishandled and misused to the advantage and gain of corporate and government benefactors – a malfeasance of gigantic proportions. The taxpayers entrusted them to do and act on behalf of the public’s good will and best interests.

Ecclesiastics 1:9 states “. . . and there is no new thing under the sun.” This is not new greed. It is the same greed – centuries old. It has now run amok. Some of our nation’s movers and shakers operate on their own behalf and not on behalf of the American people. They and their foreign counterparts play games with my (our) money. They make deals and slap hands. They laugh all the way to the bank at my (our) financial illiteracy and systemic vulnerabilities. For those who are exposed/caught in the act, justice will not be harsh enough for their “white collar” crimes.

We Die for Lack of Money **Christelle Evans**

My church struggles to pay the bills.
They've designated a "Miracle Sunday" by which they want to raise \$300,000.

I don't have a job and can barely give \$2-\$3 per week

The pastor said that as we enter Lent, giving to the Miracle Sunday fund can be considered our Lenten sacrifice.

I don't have a job

We had a leadership training event.
They asked for \$5 to cover the continental breakfast and snacks.
The food they would have served would not have fit into my diet anyway (I have allergies).

I did not eat

The head of the finance committee told us that as leaders we should serve as role models and give to the "Miracle Sunday" fund. Yes, she knew that times were tough. They were tough for us all. But we have to sacrifice. There is money somewhere. Just cut back.

How do you cut back when you have nothing to cut from?

The pastor closes out the leadership training event by passing out 30% off cards for purchases at the Nike Store.

If they have money to purchase items at the Nike store, shouldn't it go to the "Miracle Sunday" fund?

I don't take one