

**Christian McEwen**

from *Legal Tender: Women & the Secret Life of Money*

[Each numbered line is spoken by a different voice, slightly overlapping one upon the next. The named characters gradually emerge from the chorus as the play progresses.]

## **DIRTY SECRETS**

*CHORUS:*

1. Nobody talked about it, of course! Isn't that what everybody says?
2. It wasn't polite, is what we were told.

*ESTHER:*

I think it's because it's so random. When you're rich, you can pretend it means something about you personally, and when you're not, you want to believe it has *nothing* to do with who you are.

3. I didn't know, for years, that we were the wealthiest people in town. There's part of me that loves that, but oh my God! Hey, we ain't got no reality here!

*ESTHER:*

You say the word, "money..." It just makes people very uncomfortable. It's one of the trickiest subjects in the world.

## **THE LANGUAGE OF MONEY #1**

1. Bread, blunt, dough, moolah.
  2. Dosh, loot, jack, rhino.
  3. Bawbees, spondoolies, mopus, dust.
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1. Salt, chink, oof, brass.
  2. The readies.
  3. Pin-money, pocket-money, cold hard cash.

## **EMBARRASSED**

*ESTHER:*

When a man takes a wad of money out of his pocket, his shoulders are back, he's strong and confident. When women do it [*she hunches over protectively.*] they're like this. It's not because they're afraid of getting robbed. They're *embarrassed by money*. I don't know where that comes from. But I do notice it: women get totally crazy.

## WHAT WE DON'T SAY

*NARRATOR:*

We'll talk about our marriages, our love affairs, we'll give you a detailed account of our mother's alcoholism, our childhood abuse. But we will *not* tell you how much debt we carry, what we have inherited, how much we are paid...

I wanted to bite down, somehow, on the hard fact of secrecy.

## FILTHY LUCRE

*ESTHER:*

Even blind, my mother was more comfortable around money than most people. She wasn't uptight about it. She worked for a guy who had a completely cash business – a legal business. He would take in like eighty thousand dollars a weekend, and he'd pay taxes on every penny. He'd pay sales tax, he'd pay income tax. It was fascinating.

And at the end of the night, my mother would go inside, and she'd count out the eighty thousand dollars, and sometimes she'd call me up. "Oh come help me, Esther, I'm too exhausted!" And we'd divide it up. Eighty thousand dollars is a *lot* of money. He had a machine that would stack it. And we'd sit there, and she'll be like, "Make sure there are no fifties in that pile!" And I would spread it out. "Nah! No fifties!" We just loved it. And you'd be filthy. You know, money's filthy.

I'm not embarrassed by money. I'm not embarrassed by having it, or not having it.

## HOW IT GROWS

*MICHELLE:*

As a child, I remember going into a store with my mother, and she handed the lady one piece of money, and the lady handed her back several. And I was astounded. "Mommy, how did that happen? She gave you back so many! You just gave her one!"

And I guess that's my seminal notion about money.

## THE MEASURE OF OUR WORTH

*BRIDIE:*

I came home from school, I was eight or nine. And the kids had been teasing me and taunting me. You know, they'd call the Irish "Rag-pickers" or "Dirty Mick," things like that, that you usually brushed off. But I guess on this one day I was upset. And I said, "Ma, Ma, are we *poor*?" And her answer, absolutely spontaneous, was, "*Certainly not!* How could we *possibly* be poor with such a large family?"

*ROSA:*

We all lived in the kitchen. And even when it was very little, there were always old couches and chairs and places to sit other than the table. The television was in the kitchen. And that wasn't true in other homes. They had like the den and the family room and the formal living-room and the formal dining-room and the kitchen with the breakfast nook, and everybody had their separate bedroom. And you didn't have to walk through one room to get to another the way we did in our house.

1. People would be floored that I lived in so big a house as I did – and I think on some level, it was shocking to me too. But nobody talked about it.

I think it was probably taboo from the generation before.

2. Money is not everything, but it really is. Cause it changes the way people talk to you, the way people look at you. It changes everything.

3. I kind of *don't* want to be included in that stuff. When I'm included in it, I feel very gluttonous.

4. It's true that people are hated for having more.

*ESTHER:*

I'm never jealous of other people's money. I'm really careful about that. Because it's very easy to be. I have a friend who's fairly wealthy –she's never worried about money one second in her life. She's lost two husbands, she's had cancer twice, she's had a double mastectomy, and people say to me, "Look at her, she's so lucky!" And I go – "Wow!"

So when friends are talking about other people's money, I never get into that conversation. I just don't.

1. I felt "different," though I could not have described how.

## **FIRST JOBS**

*BRIDIE:*

So, over Thanksgiving, we're having this family discussion. And the nieces and nephews are saying, "How old were you when you started working?" And Pat and I say, "We were about nine." And they say, "No way!" So I ask my brother Tom, who's two years younger than me. "Tom! How old were you when you started working?" He says, "I think I was eight." I ask him, "What were we doing, Tom?" [*Laughs.*] And he says, "You kidding? We were all over the place doing whatever anybody needed. So, 'Hey, lady, you want the snow shoveled? Hey, lady, you want the leaves raked?' You know, we would just go all over doing stuff."

1. My first job was baby-sitting, which is just so typical of girls. I think I charged six dollars an hour.

2. When I was nine, my dad would put me in the mail room, stamping envelopes, and he'd pay me a buck twenty-five. *[Laughs.]*

3. I didn't know anything about money until my father's breakdown. Suddenly my mother had to find a way to make a living. She started out sewing hems and doing alterations on friends' clothing – blouses, ladies' dresses, and I helped her. She paid me twenty-five cents a hem. I remember doing the best, littlest, tiniest stitches I could, watching her very, very carefully.

So that was the first pay I received. And I graduated to fifty cents a hem, and then a dollar and a quarter, helping her whenever I could.

4. We'd make maple syrup every year, and my brother and I would go out and tap the trees with my dad, and we'd get paid – a little bit of money.

1. I was twelve years old. I picked strawberries! We got a quarter a quart.

2. Girl Scout cookies. Lemonade stand.

3. A summer job with a sailing school.

4. Hand-coloring old maps for a bookstore.

1. Ah, teaching tennis. I was a tomboy!

5. I never had a day job. What can I say? I'm not ambitious.

## **GO FIGURE: SOME NOTES ON FINANCIAL LITERACY**

1. My money was originally managed by the man who managed my father's money, and I wanted to move it. And that was a fight! A woman-powered fight. Because that man was my father's cousin, sort of an uncle-esque figure, and everything was being mailed to my father. I asked him some questions, and he basically said. "Don't worry your pretty little head over it." At which point I thought, "I *cannot* be in this situation!" It was just so infantilizing. So that was a little moment of revolt.

2. I used to manage money for a woman in Connecticut -- clearly the black sheep in her family. She'd be in her nineties by now. But she came from this fancy family in Philadelphia, and someone died, and she was left a couple of million dollars. The bank called her up and told her she was inheriting this money, and they kept saying, "Where should we transfer the money? Where should we mail the stock certificates, *blah, blah,*

*blah?” And she said, “Send them all to me.” Because she wanted to see what a million dollars looked like.*

*And what did she do with all the envelopes? She put them in the freezer!*

*Because if your house burns down, your freezer is protected, so she felt that that was safer than the safe. So she put her million dollars worth of stock certificates in the freezer!*

*NARRATOR:*

All those terms we half understand...

*CHORUS OF OFFICIAL-SOUNDING VOICES:*

1. Inflation, deflation, consumer confidence.
2. Bearish, bullish, free market enterprise.
3. Billions, trillions...
4. Sub-prime mortgages.

*WOMAN’S VOICE [interrupts, anxiously]:*

5. How many zeroes is that, again?

*CHORUS OF OFFICIAL-SOUNDING VOICES  
[overriding her]:*

1. Hedge funds, arbitrage, collateral, derivatives.
2. Bail-outs, buy-outs, compound interest.\*

*NARRATOR:*

*According to a 2008 survey, 2/3 Americans do not understand how compound interest works.*

*CHORUS OF OFFICIAL-SOUNDING VOICES:*

3. Junk bonds, bottom line, Ponzi Scheme, foreclosures.

*[Pause.]*

5. What does it mean?
6. Could you just explain?
7. I was embarrassed to ask.
8. I should never have trusted him.
5. I should never...

*CHORUS OF OFFICIAL-SOUNDING VOICES:*

1. Diversify, liquidity, commodity futures.
  2. Short selling, call options, consumer sovereignty,
  3. Balance sheets, hung out to dry, *oh my God, foreclosures!*
- [Slowly, ominously.]*

4. Liabilities, depreciation.

*WOMAN'S VOICE [desperate]:*

5. I just don't understand!

*MALE VOICE, [off]:*

Benjamin Franklin said, 'Nothing is certain but death and taxes.'

*CHORUS OF OFFICIAL-SOUNDING VOICES*

*[fading off in the distance]:*

2. Gilt-edged securities, hostile takeovers.

3. *Diversify, liquidify, commodity futures...*

4. *Freeze the salaries, slash the budgets, cancel or defer...*

*NARRATOR:*

In the fall of 2009, Elinor Ostrom received the Nobel Prize for Economics – the first women ever to be honored in this way. Her research had to do with extra-market economic transactions.

*MALE VOICE:*

I wouldn't worry your pretty little head about all that...

*[Song: "We sailed the Indian Ocean for a dime," with the chorus, "Where's all that money? Where's all that money, we were spending at the time?"]*