

FUNNY BUSINESS

When My Money Talks, It Sounds Just Like Mom

She Believed a Woman MUST Have Her Own Money—and Hers Was Nestled Cozily in Envelopes in Her Lingerie Drawer Under Her Bras

By Jane Resnick

It's said that money talks, and it does—now more than ever. Just tune into CNBC at 6:30 A.M. and you can hear money yakkety-yak for 12 hours without a break: how to invest it, how to make it, what's happening next with the economy, and why we need to know. But my money speaks in a different voice, and it's only got one thing to say: *Save me. Put me away. Hold me close and never let me go.* Well, not *never*, but at least until what I want is what I can get.

That voice is my mother's, a woman who knew how to stash cash and where to put it—in a drawer beneath her bras, in a rarely used purse, inside a coat pocket sequestered in the cedar closet, and always in envelopes. Those envelopes materialized on occasions—when she bought my first high heels, or when a prom dress was so important it *had* to cost too much. I would stand there as she counted out the bills and then, with a lift of her chin, put the envelope back, empty or not. This was our purchasing



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ritual. The second act occurred at home, when she would spread the clothes out on the bed, scrutinizing what she'd gotten for the money she'd sacrificed. Her satisfaction was palpable. I didn't know then that it was

because my mother had been poor.

When I got married, she had two axioms to impart: "Your husband always comes first," she told me, "because your children only grow up and leave you." I lived 10 minutes from her at the time. The other rule, about which she was emphatic,

was this: "A woman should always have her own money." Like most women of her generation, for her, marriage precluded a job, but I never mentioned this contradiction.

When she found I was working and not keeping money for myself, she was shocked and disappointed. "What's the matter with you?" she said. "Didn't I tell you . . . ?" At that moment, a lifetime ago, it was harder to disappoint my mother than my husband. I

had no choice but to mend my ways.

"I'm going to keep the money I earn," I told my husband.

"What?" he said, unprepared for my mother's words coming out of my mouth.

"It's not like we need it to get along," I said. This was a less painful way of saying I didn't make enough to matter.

"So, let me get this straight," he said. "What I earn is ours, but what you earn is yours. What's ours is yours, and what's yours is yours."

"Yes." I hate to admit to this conversation. "Fine," he said. There are many nuances to the word "fine."

Some years later, I wanted to buy furniture, which I knew my husband would think unnecessary, and in a weak moment, I complained to my mother. (Never complain to your mother. Mothers never forget.)

This was her advice: "Take money."

"What money?" I asked, as if I hadn't heard correctly.

"You know, cash," she said.

Of course. She hadn't saved all that money by buying cheaper cookies; she must've allowed herself to share my father's income, judiciously—and silently.

"There isn't any cash," I told her. My money life was all credit cards and checks. Cash was for candy bars. On the other end of the phone, I heard a sigh over my failure to grasp what she thought she had taught me.

Some time later, for lack of anything to talk about, I mentioned my furniture problem to my father.

"Heh, heh," he said, which is his sort of laugh at something that isn't quite funny.

"Why don't you do what your mother did?"

"What?" I asked.

"Take money!" he told me, and he sounded happy—as if he'd had a plan that worked. I felt as though my childhood perceptions had been thrown into a shredder.

When my mother died, my father found a few envelopes with small amounts of cash, and he seemed annoyed, as if my mother had been careless with her money, but my sister and I knew better. We found an envelope tucked into a cashmere sweater and another pinned into the pocket of a gingham shirt. There was nothing haphazard about where they were. We gave them to my father. But then we discovered \$2,500 in a false-bottomed can

in the bathroom, and we hesitated about what to do with it.

"It is his money," my sister said.

"No, it isn't," I answered. "Mom would've considered it hers." There was lying involved here and guilt, so we slept on it. In the end, what felt right was what

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mattered to her: that a woman should have her own money to spend as she pleased. We gave the money to someone she would've wanted to have it. And we took two hundred-dollar bills, which would've been in our birthday cards that year, and began our own envelopes.

Recently, my father gave my husband and me \$200 for *our* anniversary. I cashed the check, took the money, and slipped it into an envelope nestled between my gym socks.

My daughter is pregnant, and I need to take her shopping. □

Jane Resnick is working on a memoir called "When I Said 'I Do,' I Didn't Mean That."