

## **\$100,000**

As a kid I loved being the banker in Monopoly, in *The Game of Life*—the pink and yellow bills not quite as big as our U.S. currency, but closer to food stamps. The board games had no coins, snubbing the paltry dimes of hobos and kids. I had a penny collection, round slots in a blue cardboard folder, and I'd search for dates while rummaging through my parents' change, hunting for pennies that became worth more than pennies, the value of what is rare. The 1943 copper alloy penny, the 1955 penny with the year stamped twice, the 1924 penny with the letter "S" after the date. I loved rolling coins in wrappers, my favorite being the quarters with their hefty ten-dollar payoff; my least favorite the nickels, the same amount of trouble for only two dollars, even though I kept a lookout for one of those rare 1913–1938 buffalos. My grandmother gave me a porcelain bank, not a piggy but a cat, and I filled it within a year, not realizing there was no hole with a rubber stopper on the bottom, no way to get the money out. There are still coins in the bottom of that cat! I tried my best to slip them out with a knife through the slot in the kitty's head, but even after several days at the kitchen table, I couldn't retrieve a few fifty-cent pieces, though I remembered their clinkety-clanks going in. There is a metaphor here somewhere, that making money can be messy and aggressive, that wimps like me will never truly take a hammer to a gift. I was a teenager by the time the bicentennial quarters went into circulation, a Revolutionary drummer on the back instead of an eagle. They were too plentiful to warrant collecting—or maybe I was just too busy working as a supermarket cashier after school, making sure all the heads on my bills were facing the same way. I'd open a roll of coins by banging them on the tray in my drawer without a thought to the children's ghost fingers stacking them, learning to count. Now I'm too busy to roll. I recently dumped a plastic bag full of change in a coin changer, and even after the machine's commission, got seventy dollars. I am richer than I ever imagined I'd be. I've held lira, pesetas, pounds, and now the Euro—peach, aqua, embellished with silver stripes. As a teenager I loved being the banker in Monopoly, in *The Game of Life*, the pink and yellow bills vaguely what I thought of as sophisticated, European.

**\$200,000**

When my father's father died, my parents used the money from the inheritance and took my sister and me on a cruise. They blew the whole thing—what the heck—my family had never been on a real vacation before. My grandfather was a renter all his life and lived in a cold-water flat with my grandmother, who had passed away just a few years earlier. I got my first real sunburn on that cruise, the deliciously cold scratchy sheets of the cabin bed against my shoulders. There were candies on our pillows each night, and towels folded into bird shapes. Apparently, my grandfather didn't trust banks and had stuffed money under his mattress. My sister's bathing suit was yellow and mine was blue plaid. My father and his two brothers divvied up the cash as though the currency were a deck of cards. At kiddie bingo, my sister won a sailor doll and I, ten play money bills, each labeled \$100,000. My parents sipped neon-colored drinks at the bar. My mother looked like a glamorous *As the World Turns* actress in her white cocktail dress and gold sling backs. One night a waiter brought a cake for her birthday and kissed her on the cheek. My mother kept saying that she was a lady of leisure that week, that she could certainly get used to this. I was getting used to it, too—my cool million with Woodrow Wilson's face on each bill. I was careful not to crumple the oversized dollars as I carried them in my straw bag with the seashells glued to the front. I played Marco Polo with some kids whose father, a banker from Denver, told me that \$100,000 was the largest banknote ever made. I was really impressed until he explained that, even if my play money suddenly turned real, I couldn't spend it because the bills could only be used for government transactions. My dad was obsessed with a busty woman who wore a glittery silver bikini—my mom was too, so they took her picture from the deck above. She's in our scrapbook, sharing the pages with my grandparents. We missed them—they were with us as we splashed in the pool, as we crawled along in the glass-bottomed boat, on our excursion in Nassau. The local boys crowded us when we first got off the cruise ship, their hands out, asking for coins. My sister and I were afraid. But our father, along with the other men, started throwing nickels and quarters into the water and the boys happily dove in to get them.

### **\$300,000**

According to a survey in a women's magazine, women are more comfortable discussing their weight than their savings account balances. The trouble with divulging a woman's monetary worth is this: if she's accrued a hefty amount, she's afraid her friends will get jealous or expect her to constantly pick up the tab; if she has a low balance, she'll feel like a loser. And we all know the only good loss is weight loss. It's bad to lose track of your carbohydrates, lose sleep over what you ate or what you spent, lose sight of the big picture, lose the thread of the story, lose touch with reality, lose your temper, lose headway, lose heart, lose hope, lose control, lose it. One night I lost the leather jacket my husband gave me. I left it in the Angelika, an overpriced movie theater with tiny screens that we loved regardless. We were walking toward the Old Town Bar, which was featured in *Boiler Room*, making us crave the burgers there. We were animated, discussing the film, when I felt a chill. I ran back to the theater before the next showing, straight to the seat I'd just left. I checked under the chairs of each and every row, asked strangers if they'd found a jacket. I finally had to give up as the coming attractions began. Any of the characters in the movie would have taken my jacket if they'd found it, but maybe an honest person had brought it to the concession stand? To the manager's office? I was panicky, snuffling, waiting for a lecture. My husband said, *It's OK. It's only a coat*. He was still up for burgers, and I was glad, thinking perhaps that our date was ruined. We popped into the Astor Place Kmart where I bought an "I ♥ New York" sweatshirt, my stab at self-castigation. We agreed our favorite scene in the film was the one in which the young brokers sit around watching a DVD of *Wall Street*, reciting Michael Douglas's and Charlie Sheen's lines from memory. While the characters in *Boiler Room* were nostalgic for the eighties, Nick and I were nostalgic for the even earlier days of bankbooks, the passport-like pages onto which an actual teller would write in your deposits and withdrawals. They were tangible, like our fat burgers at Old Town. I peeled off the bun and pushed aside my fries. I'd finally achieved my goal and didn't want to mess up—at last I weighed less than the number of dollars in my savings account. I'd worked hard. I'm not, by nature, too rich or too thin.

**\$400,000**

My uncle was a big mucky-muck in a supermarket chain. He liked throwing lavish get-togethers with all the complimentary liquor he'd received from buyers. He was the first to serve Pringles, Orville Redenbacher's Gourmet Popcorn, Mrs. Field's Cookies, Starburst Fruit Chews, Reese's Pieces, and Miller Lite—all free samples, he explained. He started voting Republican when he got rich, which led to all kinds of fiery arguments at the Christmas parties he'd host. My uncle had a silver tree decorated with blue glass balls, which seemed the height of luxury to me and a snub to our traditional green one, our folksy homemade ornaments. But even though he drove a Cadillac now, he was loyal to his family, getting his nieces and nephews union jobs at the market as soon as we were sixteen. My high school friends who worked at factories and gas stations marveled at my cushy situation, my yearly raises, the time card I punched—even if I worked only eight minutes extra, the supermarket had to pay me for a full quarter of an hour. I was required to wear a horrid red smock and chirp, *Have a nice day*, the company's slogan, at the end of each transaction. The break room was filthy and the manager a leech. But even so, I knew I had it pretty good. My uncle looked a little like Richard Nixon, whom he defended until the end—*Everyone will remember China, not Watergate*, he said. My uncle's other idol was Frank Perdue with whom he'd had a breakfast meeting once in a Dunkin' Donuts in Boston. He told this story over and over, as though Frank Perdue were as talented as Frank Sinatra. *A hell of a man*, my uncle cooed. *A visionary!* Frank wanted more room for his chickens in the meat case, more Perdue signs. He insisted that the supermarket brand “price comparison” posters be removed. My uncle was Nixon, and Perdue was China. Or maybe it was the other way around. The negotiations were fierce and went on for hours, the waitresses refilling their coffee cups actually changing shifts. My uncle and Frank were on diets but, needing more energy to persevere, decided to split a maple-frosted with sprinkles. When the check came, my uncle tried to pick it up. No, Frank said. *I don't want any special favors. Let's go Dutch.* The bill came to \$1.33 and Frank Perdue—this is why he was rich, my uncle alleged—debated who should leave that extra penny.

## \$500,000

When I was in first grade, I discovered a set of custom pencils in my Christmas stocking. They were the most beautiful gift I'd ever received, all the pencils red, not yellow, with my full name running in gold block letters down the side. I never used them because I had the bad habit of chewing on my no. 2s, and I thought these monogrammed ones were too expensive to wreck with teeth marks. I just couldn't bring myself to twirl one into my pencil sharpener, which would, in turn, churn out curled shavings that looked like apple peels falling into the trash. When would I ever get such a present again? When I went off to college, my parents gave me a Cross pen, this time my name in silver cursive. I kept it in its box, sure I would lose it to a library cubicle or to the bottom of my backpack. *I'll use it when I get my first real job*, I told myself. I used the same compact of blush from 1979–2002, when the brush finally fell apart. I'd bought the blush for my high school prom. Because of my allergies, I never wore much makeup, which seemed like such a waste of money anyway, but even I had to admit twenty-three years was a long time to hold onto one compact. I reluctantly purchased another one—Clinique—the day my friend Melissa was having her art opening. Melissa was obsessed with Anne Frank and—because Anne had been interested in sewing—made several dresses with labels stitched into them that read “made by Anne Frank.” On a table was a scattering of pencils just like I'd received in my stocking, with Anne Frank's name on them instead. The pencils were an eerie symbol of what she would never get to write. Gallery-goers were asked to take them, as Melissa wanted people to continue Anne's story. *Where did you get these?* I asked Melissa. I wondered how she could afford to give them away. *The Lillian Vernon catalogue. That's where I got the labels, too. The pencils were really cheap! Maybe fifteen cents each.* Melissa's show was a big success—its simplicity, its ethereal impact. The blush, then the pencils led me to search for the Cross pen, since I'd been working fulltime now for over a decade. I had an idea to write about my grandmother, who reused teabags and paper towels, who died having never worn the “good coat” she'd bought years before. Why was she saving that houndstooth check? I twisted open my Cross pen, but the ink had dried up.