

# MORE THAN MONEY

Timeless themes & personal stories | Exploring the impact of money in our lives

Archive Edition

## Cross-Class Relationships

### *More than Money*

Exploring the personal, political, and spiritual impact of wealth in our lives

Issue Number 17 CROSS-CLASS RELATIONSHIPS Winter/Spring 1998

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**Inside:** Stories, Articles and Fiction exploring how people connect across great differences of background and financial means.

Issue 17, Winter / Spring 1998

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## Welcome to More than Money Journal

More Than Money Journal, published quarterly from 1993-2006, was one of the first public forums where people shared personal stories about the impact of wealth on their lives. Groundbreaking for its time, each issue is filled with examples of ordinary people struggling to align their money and values in their spending, investing, giving, legacy, and relationships. The themes and stories in these journals are timeless and ring as true today as when they were first published.

More than Money Journal was a project of More Than Money Institute, a nonprofit peer educational network that touched thousands of people through its publications, presentations, gatherings, journal discussion groups and individual coaching. When More than Money Institute closed in 2006, its founders Anne and Christopher Ellinger (whom you'll see in More Than Money as Anne Slepian and Christopher Mogil) went on to launch another initiative called Bolder Giving. Individual articles from the journal were archived online with the Project on Civic Reflection.

Today, Bolder Giving is thrilled to be able to offer full back issues of More than Money Journal as a resource for families with wealth, philanthropic advisors, and all those exploring the impact of money in their lives. On the Bolder Giving website you can download issues individually.

Online, you can also order beautiful bound copies where 6-10 issues of the journal are compiled by theme:

- Giving
- Lifestyle, Spending & Investing
- Money and Values
- Children and Inheritance
- Money and Identity

*(See full listing on back page of this journal)*

We hope that More than Money Journal brings you fresh ideas for aligning your money and values, and that you use the stories to start conversations with your own clients, family members, and friends. (Note: We have removed many last names from the personal stories in the journals, to protect the privacy of those who gave us permission before the days of internet).

## About



More Than Money Journal roams the full territory of money and values. Bolder Giving has a more pointed mission: to inspire and support people to give at their full lifetime potential. A national, non-profit educational initiative, Bolder Giving invites you to help create a culture of greater generosity and to take your next step in becoming a bold giver.

At [www.boldergiving.org](http://www.boldergiving.org) you will find interactive tools and resources to help you explore three ways of being bold:

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**Support for Donors-** Bolder Giving provides giving tools such as personal coaching, referrals to donor networks, workshops, the Bolder Giving Workbook and other publications, and a content-rich website. Please see the list of publications in the back of this magazine.

**Resources for Advisors-** Bolder Giving offers presentations, workshops, and publications for fundraisers, financial professionals and philanthropic advisors.

We invite your participation and support.

Thanks to the financial support of a few foundations and many individuals, Bolder Giving is able to offer free downloads of More Than Money Journal on our site. If you receive value from this publication, we invite you to donate online or contact us to explore ways of being involved as a donor, partner, or volunteer. Bolder Giving is a 501(c)3 tax-exempt organization, so all contributions are fully tax-deductible.

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# More than Money

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## More than Money

is a quarterly publication written for people questioning society's assumptions about money, and particularly for those with inherited or earned wealth seeking a more just and sustainable world.

Subscription to *More than Money* is a benefit of membership in the Impact Project, a non-profit organization assisting people with financial surplus to take charge of their money and their lives.

### Membership Rates

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Although we have included various voices, these pieces—given our mission—are primarily from the perspective of wealthier people. Limited to sixteen pages, we accept that we cannot offer a full analysis of class, or include every kind of important relationship affected by class differences (including the large subject of romantic relationships which we highlighted in issue #5, "Money and Couples" and will touch on again in issue #19, "Women With Wealth"). We have included, however, stories about cross-

class relationships with employees, neighbors, church members, housemates, colleagues, and members of the same family.

We hope you are inspired by this issue to connect more meaningfully with people across the class divide. As I learned growing up in a cross-class family, most of us have opportunities close to home to help heal social rifts, an essential part of helping to heal an ever more fractured global community.

—Christopher Mogil,  
 for the editors

## A Portrait of Class Groups in the United States

Class has been called "America's dirty little secret." Even though differences among people from various social classes are part of our daily experience, class distinctions are seldom discussed openly. Indeed, throughout our history, class distinctions have often been denied. In a 1924 English textbook given to new immigrants, the author asserted, "In the Declaration of Independence Thomas Jefferson wrote 'All men are created equal.' That is an American ideal. It really means that in America there are no classes. The son of a farmer has the same chance as the son of a banker."

While it is true that the United States does not have impenetrable class barriers (as did feudal societies or colonial India) major class distinctions do exist. They are not simply financial: values, attitudes, race, religion, education, language, and social standing are part of the complex web of class identity. To add to the confusion, many people have mixed class backgrounds where each parent is from a different class or the family experienced major changes of fortune over time.

All of these factors make class an intricate puzzle, with distinctions hard to define. Both academics and "people-on-the-street" have a variety of names and criteria for sorting class groups in America. We offer our own understanding of

class groups in the United States as a context for the stories that follow. Please keep in mind it is only one of many such schemes, and that this scale lumps into distinct categories what is actually a complicated continuum.

**Underclass Poor:** Underclass people are often extremely low-income and under- or unemployed. They often lack sufficient money to meet even basic needs (e.g., health care, food, shelter, protective clothing). For many, survival is dependent on meager government transfers, hand-outs, or criminal activity. Many have also been physically harmed by deprivation (e.g., missing teeth, stunted growth or mental retardation from childhood malnutrition, and disabilities due to untreated diseases).



**Working class:** Working-class people's income is usually dependant on hourly wages. They produce most of the world's goods and services, but usually have little control over their work. Their most basic needs are usually met, but many working people have to save up for and choose between simple extras (e.g., new coat or a used clothes dryer). Much of what they buy is second-hand or purchased on costly credit terms. Working-class young people who are able to get some post-secondary

education are limited to vocational schools, community colleges or state colleges. Except for skilled trades and unionized jobs, “blue” and “pink” collar jobs now rarely provide sufficient earnings for families to buy their own homes. Increasing numbers of the working class are also slipping into the working poor, hovering uncomfortably between most of the working class and the under-class poor.

*“Class distinctions are also shaped by a complex web of values, education, race, and social standing.”*

**Middle class:** Many middle-class people go to college and go on to salaried “white collar” jobs or to become owners of small businesses. Middle-class people are often, but not always, paid more than their working-class counterparts and they sometimes have greater control of their work and better job security. Yet, the “fear of falling” is a growing anxiety among the middle class in the new global economy. Although many middle-class families can still afford to buy modest homes, this is becoming increasingly difficult—even for families with two incomes. However, they can usually save up for extras (e.g., summer camp, a new car).



**Upper-middle class:** Some upper-middle class people go to private school as children, and most go to private colleges. Homes are large enough so that every family member has a room, and many families own a more modest second home. Luxuries are attainable without long delays for saving (e.g., travel abroad, new cars). Most have access to professional jobs, high incomes, and career mobility, as well as considerable control over their work. Many receive periodic money from parents and/or a five- or six-figure inheritance later in life, but few can live entirely without working.

**Owning class:** Many owning-class people go to elite boarding schools and then to Ivy League colleges. They may have several people paid to work in their homes (e.g., housekeepers, gardeners) and may have sufficient assets to support their families without working if they so desire. Their children often take lucrative positions in family enterprises. Many receive seven- or eight-figure trust

funds or inheritances. Members of this class also receive many financial benefits from the government—tax breaks, corporate subsidies, and government contracts—and also have easy access to political power.

**Ruling class:** Ruling-class people are usually from the owning class, but they or their close family members are typically involved in elite decision-making positions that help determine social, economic, and political policies for society as a whole. Most have been groomed from childhood to take positions of great influence in business, politics, and/or culture.

While you may not agree with all the categorizations or descriptions above, we hope this quick portrait serves as a spring board for further reflection and discussion. How well do these categories fit you and the people you know? •

*—Adapted from We Gave Away A Fortune by Ann Slepian and Christopher Mogil.*

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### *Children of God*

Who would have thought that I, someone who comes from the Forbes' list of richest families, would be welcomed into the heart of a family living in the housing projects of Queens? From the outside we look like clichés of America's "top" and "bottom," never supposed to mix, like oil and water. But our common faith has enabled our friendship to bloom.

I met Beatrice two years ago through our church. I gave her rides to Bible study, and pretty soon she invited me into her home. I started to drop by each Sunday, getting to know her three kids and their grandpa and cousins. "Where's your family?" Beatrice once asked. When I explained my parents and siblings were in Indiana—and she could see with her own eyes that I'm a middle-aged woman with no husband or kids—she said, "Oh, you can be a part of our family!"

And that's how it's been. When I go to their house, Beatrice's little boy Charlie runs to greet me, calling "Auntie Mary!" Beatrice invited me to come with them to Asbury Park on vacation, fourteen of us in three motel rooms. Beatrice's whole family also came to my fiftieth birthday celebration, crowding into my sky-lit artist's loft along with dozens of my relatives and other friends.

Although Beatrice and I were born

into very different circumstances, we both believe that God calls us to be bringers of love and justice into the world. I am continually moved by the depth of Beatrice's faith despite the hardships in her life. About a year ago her cousin was wrongly accused of murder, and now each month we visit him in prison together. Beatrice trusts that something good will eventually come out of this terrible situation. Her faith inspires me to face society's problems squarely without losing hope—and to work for greater justice in the world.

I used to keep a second apartment in Washington, take vacations in Montana, and buy lots of unnecessary clothes. Gradually those things have fallen away—maybe because my heart is filled now by God and a sense of community; maybe because I have more perspective, knowing that the people I'm most intimate with have more pressing needs. This year, in addition to my gifts to other organizations, I am giving substantially to the church and to a special church fund for people who lose a job, get behind on rent, or have other urgent needs. Not a soul knows how much I give besides the Treasurer.

Beatrice and I talk all the time about our jobs, our friendships, and how to live a life of faith, but we have never talked about my financial situation. Maybe she thinks I earn

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### Gathering Stories

Because people rarely share their personal money stories, it can be quite an adventure to gather the vignettes for *More than Money*. Several dozen people are interviewed for each issue, and then we select 8-12 stories which create the most useful mix of perspectives. We synthesize a 30-60 minute discussion into a few paragraphs, which we then review word-by-word with each interviewee, revising it until he or she gives approval. When the interviewees want anonymity we use pseudonyms.

You may feel uncomfortable or even angry reading some people's perspectives; we deliberately include a range of stories to show how differently people approach the issues. We do not necessarily endorse their views. Still, we ask you to honor each story as a gift from the heart, offered sometimes with trepidation, and often with courage.

good money at my job. Who knows? Once her niece asked me for a loan to help her start a business distributing Amway products. Because I know and trust this shy young woman, I easily said yes. A few weeks later I wrote her a letter asking whether she would accept it as a gift.

I fantasize about someday giving Beatrice and her family \$30,000 to use for a downpayment on a house. (Beatrice's younger kids have not been allowed to play outside since a friend was shot on their street last summer.) Maybe I could give it through the church so they wouldn't know where the money came from. Or maybe I would just say, "Here. This was given to me, and I want you to have it." As simple as that.

—Mary R.

### *How To Raise My Children*

Just because my years at Microsoft put me in a whole new financial league, I don't want the children I plan to have growing up out of touch with how most people live. Many of the people I worked with at Microsoft grew up upper-middle class. They tended to ignore, or not even know, the history of privilege in this country that gives some people advantages and leaves others with little hope. Over and over again, I heard "blame the victim" comments from my workmates such as "Why can't those

people just get off welfare?" As a black woman, I found this talk pretty hard to take.

I want my kids to know and respect people like their grandmother—a single, church-going woman who made her money as a domestic, cleaning houses for white people in New Jersey. This affects how I choose to live. Although I can afford to live in a big house in the suburbs, my partner Jill and I live in a working-class neighborhood where I've lived for six years—and we intend to stay until all our kids are grown. And while we want to give our kids the academic advantages of private schools, we've decided to send them to public schools starting in the third grade so they can have a diverse social world. Finally, although I could afford not to work, I decided to found and direct the Technology Access Foundation in Seattle to help young people of color gain enough access to computer technology to prepare them for the competitive job market.

I sometimes think that the way I grew up prepared me to deal with new-found wealth better than several of my former colleagues who grew up with more money. Some of them toy with the idea of not working anymore, or seeking more wealth, or living lavishly. These options are not attractive to me. From day one, my mom taught me to live simply and give back to the community.

Yet, since my financial luck at Mi-

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crosoft, I have become close friends with several people who grew up wealthy and are very aware and compassionate. Such contacts have been helpful to my work and personally valuable to me. My new friends can relate to aspects of my life that are hard for my old friends and neighbors to understand fully.

I worry a little that some of the folks in my neighborhood will want me to give or loan them money. I've lent money to friends a couple of times, when they were in real need and I felt confident they would pay me back. Yet I don't want to do this on a regular basis; I would

rather donate my money to organizations serving the community than risk having money come between me and my friends.

This hasn't been as much a problem as I feared. News of my good fortune has even made its way back to my old neighborhood in New Jersey. When I get letters from my old coaches and teachers, they write that they are proud of me. Not proud that I've made a lot of money, but proud that I am using it to help my community here in Seattle. They say, "We must have brought you up right."

—Trish M.

### Two Brothers

**Craig:** I grew up in the same middle-class household as my brother, but as adults our lives took very different turns. I became a father at seventeen, gave up my expectation of going to college, moved into my working-class wife's one bedroom apartment, and found work as a printer to pay my new family's bills. My brother Mitch, technically my half-brother, went to college, and ultimately married a wealthy woman. While I became a blue collar worker, my brother became a millionaire. This dramatic wealth difference has been a central theme in our relationship ever since, at least for me.

My brother and his wife have been very generous to me. Over the years, they've given me money for a computer, several backpack trips, airplane tickets to family gatherings, and tuition for college. Mitch even asked our Dad to leave me a larger inheritance than him, and my Dad, in turn, gave me money to help me pay for my graduate studies.

This extra money has been a blessing, yet painful to accept. I have felt unworthy, envious, and sometimes even resentful. I've worried whether my brother sees me as a leech or an incompetent. Once he called me ungrateful about a gift. Years later, he complained that a thank you note I had written him was obsequious. I felt humiliated both times. I've also felt ashamed about secretly wishing to have even more of his money. I am the trustee for his children's trusts, so I know how much he can offer his kids that I can't offer mine.

I used to feel judgmental about his use of money. Why isn't he giving more? Why doesn't he invest his stock portfolio in socially responsible companies? During the early years of his being a millionaire, we got into a big fight about wealth distribution. I had said that I thought there should not only be a minimum income level, but an upper limit as well, that the richest people should not be allowed to have more than, say, ten times what the poorest had. He took personal offense and we got into a nasty argument. We both said things we didn't mean. Afterwards, I worried that our relationship would never recover; we were both so raw and hurt.

We did recover; we love each other too much to let money come between us. We apologized, and over the years have talked much more candidly—and kindly—about our financial situations and feelings about money. This has brought a new intimacy, more common ground, and a greater ease about giving and receiving between us.

Given all the help I've gotten from my family, I've also gained more humility about the grey areas and complexities of fairness in an unequal world. Recently, a friend of mine who wants to enter my doctoral program asked how I can afford to pay the tuition. When I told him that my family was paying for it, he blurted out, "I hate you. God, I'm jealous."



*Its funny, bro, you seem to have married money  
and I can't even get a date with it!*

**Mitch:** I like being wealthy. When I was a teenager, I hated feeling limited by our tight food budget at home. Only one glass of milk at dinner, then water; two cookies for dessert, but no more. After my father left, my step-mother complained even more about how tight money was. By my late 20's, I felt bad that my friends were passing me by financially.

This sense of scarcity dissolved when I married my wife and later received an inheritance from my maternal grandfather. Intellectually, I know there are many people far wealthier than I am, yet all of my friends and family have less than I do, some a lot less. My basic response has been to keep the extent of my wealth a secret. My wife and I have a lovely, but modest house compared to what we could afford, and I've always worked full-time. When I've thought of quitting my job to focus on my creative writing, I've balked in part because my wealth would be obvious then.

For my wife, not being obvious about our money is probably just traditional "old money" taste and discretion. For me, I feel a little confused and ashamed, as if I am living a lie. I also feel badgered by deeper questions: Why should I have so much when many people I know

"All of my friends and family have less than I do, some a lot less."

have so much less? Why aren't I doing more creative things with my money? If I felt I were doing a lot of good with my wealth beyond just endowing my kids with a nice nest egg, I wouldn't give a damn about other people's disapproval. But I am not at peace about that yet.

My brother Craig is the only one I've ever talked with in depth about my feelings about my financial situation. We laugh about this sometimes. He fancies himself a socialist, but is a good listener. Even when he disagrees with my use of wealth, he is loving and loyal. I recently had a talk with him about our conflicts over money. Looking back, I think I was sometimes a jerk. At other times, I think he had his own screwed up feelings about money. We've come a long way over the years.

I've felt good about the times I've helped Craig out financially, but it is always a question: at what point should I just live my life and let Craig, or other family and friends, live theirs? At what point should I intervene and offer some financial help? As much as we have talked, I still don't think my brother and I have yet finished our difficult dance between guilt and pride.

—Craig & Mitch S.

### "My Black Mama"

*Editor's Note: This vignette is excerpted with permission from a chapter in the forthcoming book Like A Second Mother: Nannies and Housekeepers in the Lives of Wealthy Children, due out in 1998 from the Inheritance Project. (Call 902/429-2235 or e-mail bblouin@istar.ca for more information).*

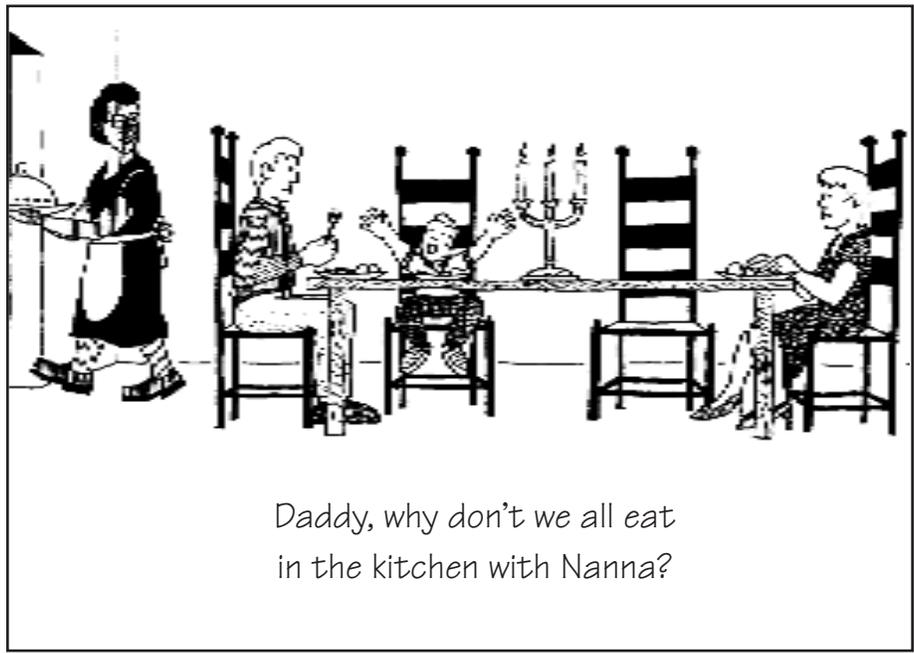
Mae came to work for our family when I was two years old, and she worked for us for sixteen years. My mom was raised by a nanny in a household where there were several servants, so for her, having only a housekeeper was progressive. Mae did everything for our family: she cooked, cleaned, and did a lot of the childcare.

I spent more time with Mae than I spent with my mother. Mom wasn't a hugger, so I'd go to the kitchen to get my hugs. One of my earliest memories is of falling down and scraping my knee. I jumped into Mae's arms; she was the one I wanted to console me. There was more intimacy with her than with either of my parents—more hangin' out, more humor. I had a lot of fun with Mae, and many times I'd end up in gales of laughter.

As a little boy, I ate in the kitchen with her. Then, when I was seven, I was allowed to have dinner with my parents in the dining room. Going from the kitchen to the dining room was a big jump for me, but it wasn't one I was altogether happy to make. One part of me couldn't wait to be out in the dining room, but another part of me dreaded it because of all the rules. I had to have good manners, and if I put an elbow on the table, sometimes my dad would lean over and hit it with a spoon.

Mom had a buzzer on the floor, which she used to signal Mae to come in and serve us or clear the table. I felt uncomfortable when Mae was serving me, and wished I was back in the kitchen with her. I felt uncomfortable with that shifting of roles.

I was always struck by the difference between the relaxed and friendly way Mae and I communicated, and the stiff communication between Mae and my parents. She wore a uniform and said, "Yes, Mrs. Bradfield. Uh huh, Mrs. Bradfield." Every day, Mae would bring my mom breakfast in bed and my mom talked to her in a distant, formal way. My mother was not a woman that exercised her power or wealth comfortably. She kept the



Daddy, why don't we all eat  
in the kitchen with Nanna?

“Mom had a buzzer on the floor, which she used to signal Mae to come in and serve us.”

boundaries very firm, thinking this was both respectful and fair.

Feelings were seen as a sign of weakness in my family. As a kid, if I cried too much, I'd be told, “Don't be so emotional.” I remember Dad saying things like, “Mae's emotional. That's the way those people are.” At the time, I didn't know consciously that he was way off the mark, but I knew it intuitively. Mae, God bless her, *was* emotional, and that was good. I'm emotional too.

When I got a little older, I started feeling sorry for my mother because I loved Mae so much. So I went out of my way to be nice to Mom. If I was out in the yard when she came home from her shopping, I'd go inside and say, “Hi, Mom.” I did it deliberately just to stroke her a little bit because I was feeling so guilty. Once I'd said “hi,” though, I never quite knew what to say next. So I'd go and hang out with Mae, getting a cookie and joking around a little.

Having a black mama has always been an interesting situation for me. The first time I became aware of any kind of tension around it for Mae was when I had a part in a school play when I was twelve. I was going to sing “Swanee River,” and I was supposed to get painted up as a black guy.

Mae came to school to help out with the play, and she was asked to paint my face. She was mumbling, “I don't like this, puttin' black on your face! This is insultin'!”

That incident made me uncomfortable about the whole racial situation. I was white and Mae was black, and blacks worked for whites. But from my experience of black people, they had qualities I really admired. So as a kid, I was conflicted and confused. I was supposed to be a member of the superior race, but why, then, did I get along better with Mae than I did with my own parents?

Before I moved out West, I saw Mae one last time. We went to Radio City Music Hall, and then I took her out to dinner. Our visit was just like it had always been: havin' a good time and doin' our stuff. That never did change.

When she finally died, I didn't mourn her deeply. Hers was a long life. She had no fear of dying and was ready to go. To this day, I have nothing but the warmest feelings for Mae and gratitude in my heart. At some soul level, I was more profoundly connected to her than I was to my own parents.

## Windows on the World

My nuclear family never lived alone in all the years I was growing up. Throughout the 1960s and 1970s, we had international diplomats, street people, poets, artists, intellectuals, political activists, foreign students, and ex-cons staying with us. Some just for overnight, some for a few weeks, and a few—like the three homeless men my mother met in an urban combat zone—for over two years. One family friend, an unemployed man with an eighth grade education, was frequently our extended household's resident philosopher, keeping us up late at night around the fireplace talking politics and telling stories.

The door of our house was never locked, and while we never knew how many to expect for supper, there was always enough food. Even though we had a large home and a carriage house with an apartment out back, space was sometimes short. Many nights, I offered my bed to some visitor, and slept on my blanket in the upstairs hall.

My summers were a retreat into more reclusive privilege. At our family's vacation compound in the country, I played with cousins on a large estate with a beautiful house, barns,

and orchards. I loved hiking mountain trails, sailing, fox hunting, dressage, and practicing for the competitive A circuit horse shows.

Being largely a conservative clan of inherited wealth, many of my relatives disapproved of how my family lived during the rest of the year. Most were shocked that my family sheltered draft evaders secretly making their way to Canada and that our phone was possibly tapped because our home served as branch headquarters for the Committee for Nonviolent Action.

Yet I loved our life. My daily world was vibrant, diverse, and challenging. The connection between "the haves" and "the have-nots" was never "out of sight, out of mind." My family made the connection every day. I was able to see the world from many angles, and feel the joys and pains of all the people who came to stay with us.

Currently, I'm attending a law school noted for its public service and progressive politics. It is painful for me to hear fellow students talk about our criminal justice system with so little awareness of how oppression is built into its very guts. Most students are good-hearted, but they don't have much of a clue about how most people live or the daily injustices they face.

I know that I am still naive, but at least I've experienced life inside of

"Many nights, I offered my bed to some visitor, and slept on my blanket in the upstairs hall."



“Negotiating relationships across chasms of race and class requires trust, faith, love, and a belief in myself.”

prisons, known poor people, interacted with dear friends who practiced voluntary poverty, and thought about politics deeply. Although I can't claim great enlightenment, if I had had a "proper" upbringing, I would probably be wearing the same blinders as my classmates. I'm thankful I don't.

—Eve S.

### Two Activists Talk About Class

*Editor's Note: This dialogue is adapted with permission from the anthology Queerly Classed: Gay Men & Lesbians Write About Class edited by Susan Raffo (Boston: South End Press, 1997).*

**Catherine:** As an AIDS educator, I know that talking in detail about sex is necessary if we are to protect ourselves and our lovers from unwanted pregnancy, disease, and infection. These conversations can be scary, maddening, invasive, alienating,

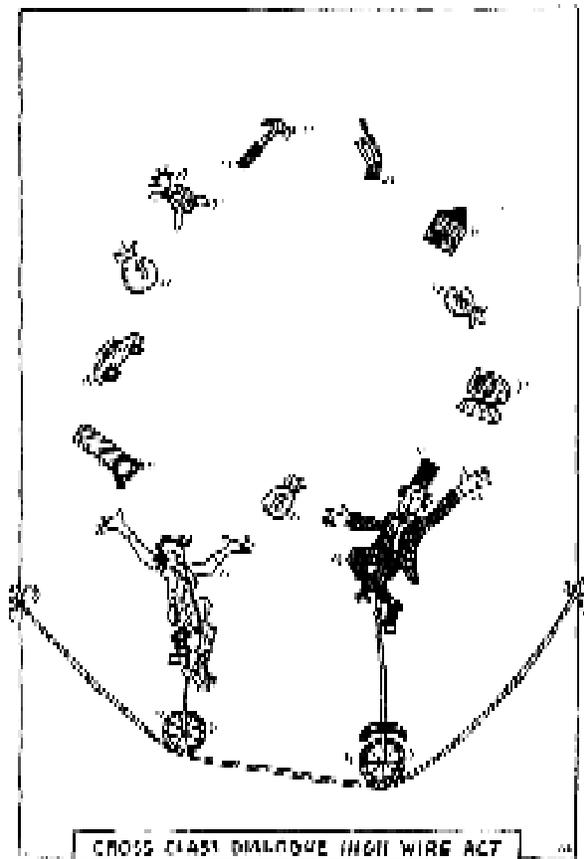
and embarrassing—just like talking about wealth. Yet, both conversations can be intimate, inspiring, and funny too. Our task in this e-mail exchange is to deepen our ongoing dialogue about dykes, fags, and politics across the borders of class.

**Scot:** The risk to me in such a discussion is minimal. When I share my experiences of growing up poor with folks whose political views are left of center, I often receive unmerited respect and become someone who cannot be challenged or contradicted. As patronizing as I find this, I realize it has its advantages. My question to you, Catherine, is are you willing to take the risk of talking about being rich and engage in a public conversation about class with this poor brown man who loves you?

**Catherine:** I see this conversation as part of what a friend of mine calls “the slow drip drip that leads to changes in thinking.” No matter how politically active I am, I'm still rich (which provides freedom, power, opportunity, and stability.) Many only see that. Yet my awareness of oppression and class differences came early due to the working-class and poor people I came across in my public school experience. Most of my friends didn't have swimming pools, private lessons, ski vacations, or a choice of which car to drive to the supermarket.

**Scot:** My parents spent most of their growing up years in Hawaii as agricultural workers. As a kid I worked in the field too and took great pride in being the best pineapple picker on the line. Money and class were staples of my family's discussions. Class and money is to the poor like race is to people of color—we deal with it because we have no choice. Not dealing with it is the luxury of those for whom class does not represent material barriers to mobility, to enjoyment, to eating, and to paying the rent.

**Catherine:** Some rich folks I've spoken with were isolated and discouraged from playing with anyone unlike themselves. In my family, we



were taught to make friends with whoever crossed our path.

**Scot:** As I became older, I became increasingly attracted to theories of class struggle. These gave me hope that poor people of color would ultimately unite against rich white people. While I still work hard to end class inequality, my view has changed some. Finding a queer community made me more compassionate about the humanity of rich people and white people. I've fallen in love with white men who have died of AIDS. I have befriended rich men and women who share the fear of violence and the humiliation of the closet. There are those who call me an Uncle Tom for calling rich, white gay folks my people, but I can't help myself. We have too much in common, and the burden of ending oppression is too big. I am now open to allies and friends wherever I can find them.

**Catherine:** What I have come to realize is that the problem is our economic system, not the individuals who are rich or poor or working class or middle class. The solution to the inequality generated by capitalism can only come, of course, from what we all do with our experiences, from the relationships we build while struggling for an economy that serves the interests of all. This isn't easy. I figure that some people are always going to hate me for having more than they do. Some people may even have good reason not to get too close to me because my race and class background may manifest in a patronizing style, ignorance, or belief system. Negotiating relationships across such chasms requires trust, faith, love, and a belief in myself as an individual who is doing her best.

—Scot Nakaga &  
Catherine Saalfield

“How strange to discover something about oneself in a stranger's bathroom.”

## Articles

### *Slow River*

*Slow River*, Nicola Griffith's second novel, is set in the not-so-distant future. It tells the story of Lore, a young woman from one of the world's wealthiest families, who is kidnapped, then escapes, and goes into hiding in the underbelly of society. Through an intimate relationship with Spanner, an underclass woman who helped Lore survive, Lore sheds the skin of her former identity and explores a sometimes-liberating, yet fundamentally destructive new way of life. As she also digs into the murky layers of her own troubled family roots, Lore questions who she is and who she can be.

This unusual book is remarkably clear about how class influences our lives—from the personal sphere to the vast web of corporate empires. It grippingly portrays the sweat-and-blood struggles of human beings at opposite ends of a class system, each wrestling to transcend the confines of their up-

bringing and a class-ordered world.

#### **From *Slow River*:**

“Come into the bathroom with me.” Spanner positioned Lore in front of the mirror, hands on her shoulders. Lore did not like the possessive feel of those hands, but it was Spanner's bathroom, Spanner's mirror. “Now, take a look at yourself, a really good look. Then look at me.”

Lore studied herself... She thought she looked remarkably good considering what she had been through. “I think I look fine.”

“Now look at me.”

Spanner's skin was big-pored over her nose and cheekbones. There was a tiny scar by her mouth. Her teeth were uneven, her neck thin. Her complexion had a grayish tinge, like meat left just a little too long. Lore thought she looked a lot better than Spanner.

Another obstacle to satisfying cross-class relationships is the resentment, hostility, and negative stereo-

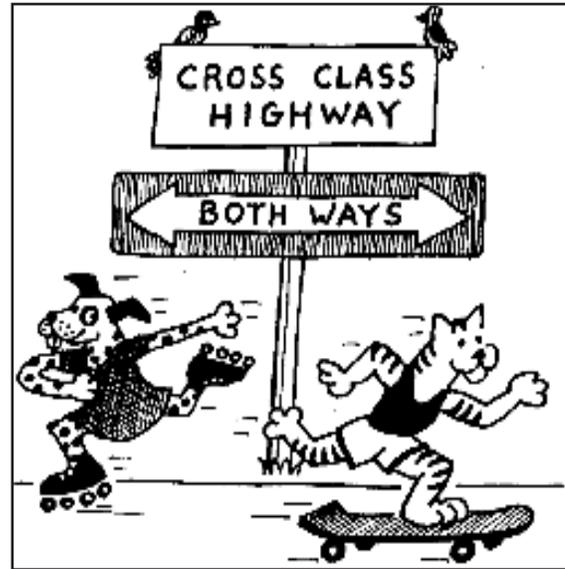
Spanner was nodding at her in the mirror. "Exactly. You see the difference? You're too damn... glossy. Like a race-horse. Look at your eyes, and your teeth. They're perfect. And your skin: not a single pimple and no scars. Everything's symmetrical. You're bursting with health. Go out in the neighborhood, even in rags, and you'll shine like a lighthouse."

Lore looked at herself again. It was true. Eighteen

*"The rich still get cancer, have children who die, and are subjected to oppression as members of other groups."*

years of uninterrupted health care and nutritious food on top of three generations of good breeding had given her that unmistakable sheen of the hereditary rich. She was suddenly aware of the cold tile under her feet, of the cracks she could feel between her toes. It was not yet winter. She wondered what it would be like to be cold involuntarily. She touched her eyebrows, her nose. How strange to discover something about oneself in a stranger's bathroom. "I assume it can be fixed."

*Reprinted with permission from Slow River by Nicola Griffith (New York: Ballantine, 1995).*



### *Class Prejudice: A Two-Way Street?*

In the process of building successful cross-class relationships, many wealthy people have to confront their own misconceptions and prejudices about others. Wealthy children are likely to receive many overt and subtle messages about the inferiority of people from the "lower classes." Some are discouraged or even forbidden to associate with people from other classes. They are taught to assume that others are only interested beliefs form an obstacle to the development of trusting, close relationships.

### *Potluck Suppers on the Class Divide: One Way Forward*

Since August 1996, eight of us have been meeting monthly in Western Massachusetts to explore the meaning of our class differences. Four of us grew up poor or working class; and four grew up wealthy and now have a million dollars or more. As long-time activists, we had often talked in the abstract about wealth and inequality, but this intensive, cross-class discussion group was new territory for almost all of us. We felt this was a challenge each of us needed to push our work in the world forward.

We have met every month for six hours, with a potluck dinner in the middle. We have shared stories about the joy, shame, and pain of our childhoods; imagined what it would be like to find ourselves suddenly in the other class's shoes; expressed our

fears of judgment; told each other exactly what assets we each have, and revealed exactly how much, and on what, we each spend. We have also discussed the difference between class prejudice, which runs in both directions, and class oppression, which runs in a single direction. It has not always easy being honest, but we've hung in with each other and kept talking. The result has been deepened intimacy, greater solidarity, and a renewed commitment to working for social change.

If anyone is drawn to taking part in this kind of group, we would be glad to share more of our experiences and to offer suggestions for how to organize and run one. Feel free to call Jenny Ladd (owning class) at 413/585-9709 or Felice Yeskel (working class) at 413/548-9690.

types many working and middle-class people project onto their wealthy friends, lovers, and acquaintances. Although hostility towards the rich is socially acceptable in this culture, stereotypes about anyone, including rich people, are unproductive. There are wealthy people who are stingy and only concerned with themselves, but there are also many generous rich people.

Throughout history, many rich people have lived productive lives and given their time, money, and even their lives for the common good. Julia, the wealthy friend portrayed in Lillian Hellman's *Pentimento*, and Raol Walenberg, the wealthy Swedish diplomat, both died during World War II fighting fascism. Many other wealthy people have worked for social change. Blanket, negative stereotyping ignores and obscures this important tradition among the wealthy.

While money can provide benefits like good health care, excellent education, luxury vacations, and a nice place to live, the rich still get cancer, have children who die, experience physical, social, or mental abuse, get divorced, and are still subjected to oppression as members of other groups, such as Jews, women, or gays. Denying the suffering of wealthy people dehumanizes them.

Overcoming obstacles in a cross-class relationship is hard work,

and requires ongoing dialogue and challenge. For wealthy people, it also requires becoming clearer about who they are, separating themselves from the common stereotypes of the rich, and developing enough self-esteem to challenge their own prejudices while knowing they don't deserve mistreatment.

—Joanie B.

### **Responsible Wealth Seeks To Change The Rules**

Frank Butler, a soft-spoken retired CEO of a division of Kodak, is one of the 150 founding members of the national advocacy group Responsible Wealth. "For years my wife Ruth and I have given to good causes and helped out individuals in need, as we were raised to do and as our deeply-felt religious beliefs encouraged. Although we feel giving is a creative, joyful, and energizing act, it has become clear over the last fifteen years that the gap between rich and poor has only widened. Part of the reason for this is the unfair economic and tax rules tilted in favor of those of us with wealth. Through Responsible Wealth, my wife and I have an organized way to use our voice and influence to help change those rules."

Responsible Wealth's project director, Mike Lapham, emphasizes the

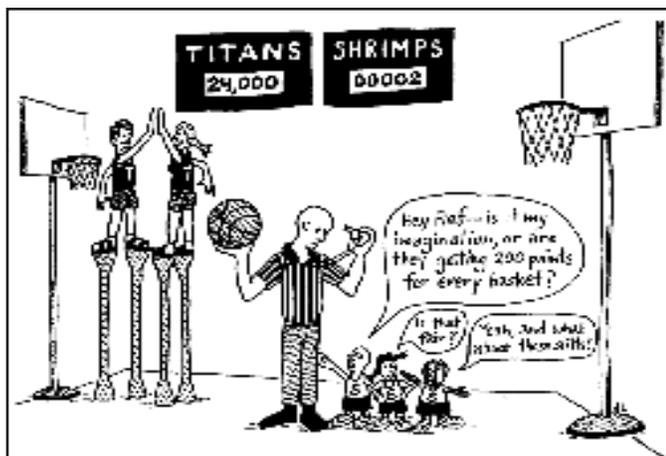
*"Class Prejudice: A Two-Way Street?" is adapted from Joanie Bronfman's 1987 dissertation entitled The Experience of Inherited Wealth: A Social-Psychological Perspective. The dissertation is available through University Microfilms International, 3000 N. Zeeb Road, Ann Arbor, MI 48106, or by calling 800/521-0600.*

"Why in the world should anyone's self-interest be as narrow as their own private financial interests?"



need to change public policy. "The U.S. wealth gap is the widest it has been since 1929. In 1965, CEOs made 44 times the average pay of their workers; today the ratio is 212 to one. The wealthiest one percent of citizens now owns more than the bottom 92 percent combined!"

Responsible Wealth is just one project of United for a Fair Economy (UFE), a national organization engaging people of all backgrounds to help close the wage gap, limit the influence of big money in politics, and remove tax loopholes for corporations and the wealthy. Its activities include self-education, publications, local workshops, public events, a national speakers bureau, political art and theater, and a strong media voice.



By organizing people with wealth who support UFE's goals, Responsible Wealth vividly contradicts the stereotype of "greedy rich people." At Responsible Wealth's first national conference, thirty members agreed to donate publicly whatever money they save from the 1997 capital gains tax cut to UFE and other community organizations working for fairness and shared prosperity.

"Why in the world should anyone's self-interest be as narrow as their own private financial interests?" Frank Butler exclaims. "What will assure that our grandchildren grow up in a more secure world is a smoothly functioning, just, and equitable society, not laws and rules that help enlarge and protect the bank balance of privileged people."

Responsible Wealth is open to people in the top five percent of income or net worth in the United States. Multimillionaires? Many RW members are, but just \$500,000 in household assets or \$125,000 in annual household income puts you in that top five percent category.

For further information, contact Mike Lapham at Responsible Wealth c/o United for a Fair Economy, 37 Temple Place, 5th Floor, Boston, MA 02111, or call 617/423-2148.

—Steve Chase

Some days it feels tough to get close to *anyone*, much less to someone from a keenly different background. Yet the people we interviewed found build-

### Tips on Building Cross-Class Relationships

ing close relationships across class to be deeply worthwhile, an opportunity to live more fully and to gain essential perspective on themselves and the world.

If you are someone with wealth who seeks to build friendships across class, below are suggestions gleaned from our interviews. The resources listed on Page 15 can help you implement these ideas.

**Increase your awareness about class.** What is your own class background? Your parents' backgrounds? How have your beliefs about what is valuable in life been shaped by your class background? What prejudices (both positive and negative) do you hold about people of various financial circumstances, including your own? Take time to increase your understanding about the experiences of people of other classes, and to reflect on what is both good and hard about your own class background. Learn more about labor history, economic policy, and the systemic ways our society discriminates against working-class and

poor people.

**Get clear about money in your relationships to others.** How explicit do you want to be about your financial situation, and with whom? Under what circumstances, if any, are you open to making loans or gifts to individuals? The more on-track you feel in general about money

in your life—including how you earn, spend, manage, and donate it—the more you will be able to be comfortable with people of all backgrounds. Also, be wary of making assumptions about other people's spending habits and choices of entertainment. Talk openly together; negotiate where and how you want to spend time together.

●Healing Into Action: A Leadership Guide for

Creating Diverse Communities by Cherie Brown and George Mazza. (Washington, DC:

"Reflect on what is both good and hard about your own class background."

*continued on back page*



## Resources



### Publications

National Coalition Building Institute, 1997.) Offers simple, common-sense principles for building relationships across race, class, ethnicity, and gender.

- **Fear of Falling: The Inner Life of the Middle Class** by Barbara Ehrenreich. (N.Y.: HarperCollins, 1989.) An insightful book that examines the insecurities of the middle class in the United States.

- **The American Class Structure: A New Synthesis** by Dennis Gilbert and Joseph Kahl. Fifth Edition. (New York: Wadsworth, 1997.) A scholarly, but accessible and dynamic analysis of the U.S. class system.

- **Money and Class in America: Notes and Observations on Our Civil Religion** by Lewis Lapham. (New York: Weidenfeld, 1988.) A witty, satiric analysis of wealth in the American imagination.

- "Money and the Shape of Things" by Minnie Bruce Pratt in *Rebellion: Essays 1980-1991* (Ithaca, NY: Firebrand, 1991.) A moving autobiographical essay and critique of the impact of class.

- **Bridging the Class Divide and Other Lessons for Grassroots Organizing** by Linda Stout. (Boston: Beacon, 1996.) A personal story of building multi-class community organizations based on partnership, not paternalism.

- **United Nations Development Report, 1996** An analysis of the state of the world, and impact of the growing global disparity of rich and poor.

- "Coming Out About Money: Cost Sharing Across Class Lines" by Felice Yeskel in *Bridges: A Journal for Jewish Feminists and Our Friends* (Spring/Summer 1992.) Explains how groups can explore their class backgrounds and share conference costs more equitably.

- **Diversity (and Class) Awareness Training:** Several agencies and trainers do consulting and workshops for individuals, nonprofits, universities, government, and businesses, to increase understanding and sensitivity in addressing human relations relating to class and other social barriers.

Contact:  
Diversity Works  
Box 2335  
Amherst, MA 01004  
413/256-1868

National Coalition Building Institute  
1835 K St. N.W. Suite 715  
Washington, D.C. 20006  
202/785-9400

- **Re-evaluation Co-counseling (RC):** Teaches listening skills that can enrich all areas of life. Besides teaching a method of peer counseling used by hundreds of thousands world-wide, RC also offers a variety of journals and support groups including ones specifically for people from certain class backgrounds (e.g., working class, middle class, and owning class). RC also focuses on how to be strong allies to people from other classes.

Contact:  
Re-evaluation Counseling Communities  
719 2nd Ave. North  
Seattle, WA 98109  
206/284-0311

- **Ministry of Money:** A Christian ministry for people with wealth seeking to live with greater justice in relation to their money. One of the Ministry's major programs is leading third world pilgrimages to provide wealthy Christians with life-changing, "hands on" involvement with the poor in places such as Haiti, Ethiopia, and Bosnia. Another program, Women's Perspective, runs cross-class workshops in the United States.

Contact:  
Ministry of Money  
2 Professional Drive, #220  
Gaithersburg, MD 20879  
301/670-9606

### Organizations

continued from page 14

**Build on common concerns.** People who build close relationships across differences usually have an important commonality drawing them together: a social identity, a shared faith; passionate involvement in a project, a major life challenge (e.g., surviving cancer); a mutual avocation or profession. The greater the differences in style and situation, the more helpful it is to have the glue of commonalities.

**Learn to listen.**

People of *all* backgrounds have a plethora of rarely expressed thoughts, feelings, and confusion about money and class. In addition, people whose lives are constrained by lack of money often carry legitimate anger and resentment about the unfairness of our economic system. If any of them feel comfortable enough with you to let that anger show, consider it

an honor, and practice listening quietly without getting defensive. Remember that you do not need to take all hostility personally, even if it is expressed that way. Often the anger is against the wider system of economic inequality, which is something you can work *together* to change.

**Move from paternalism to partnership.** Listening to other people's struggles can be an opportunity for personal insight. Many owning-class people have been taught, explicitly or subtly, to internalize a variety of paternalistic and sometimes contradictory attitudes: "We are smarter and better than other people, and

so have the right to make decisions on their behalf." "Anyone can become wealthy if they really want to; people who don't make it are lazy." "We can't do much about inequality, so it's fine just to enjoy what we have." "Besides, we're not really rich, others have lots more." Even if we don't consciously believe these messages, we often carry them unawares—in our tone of voice, in the kind of attention we expect from others—and these affect our

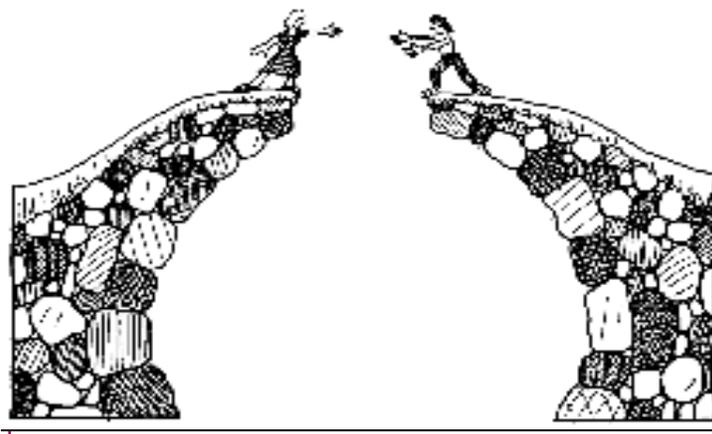
relationships with people from other classes. Do some soul-searching. Ask friends for feedback, and welcome the opportunity to change. Seek out situations in which you follow working-class or poor people's leadership, or where you work as equal partners on their turf.

**Keep reaching out.**

Expect to make mistakes: that's how we learn. You may offend or alienate some people, and feel

used by others; not every attempt at connection will bloom into friendship. But don't give up. Not only do you have much to *give* by getting closer to all types of people, but a great deal to gain: greater clarity about yourself and the world; a more grounded sense of reality; more spice and texture in your daily life. There is also nothing like loving someone who struggles for basic necessities to make real the need to use our wealth wisely, and work towards a world where everyone has enough.

—Christopher Mogil and Anne Slepian



## The Aims of More Than Money

People with wealth supposedly have it all. Targets of envy and resentment, we rarely have a safe forum for addressing the unique challenges that come with having surplus while deeply caring about others who have too little.

*More Than Money* creates a network of kindred spirits across North America (and overseas) who don't always share the same views, but who grapple with some of the same essential questions. By sharing a wide range of personal experiences, the publication

explores how money is linked to virtually every aspect of our lives—from how we get along in our closest relationships, to how we feel about work, to how we define and pursue our purpose in life.

*More Than Money* informs its readers about inspirational models of people and organizations using their financial resources with unusual integrity and power. It encourages all of us to pursue our dreams and to contribute our money, time, and talents towards creating a more just and sustainable world.

## BolderGiving Resources

Available at [www.boldergiving.org](http://www.boldergiving.org)

### Story and Video Library

Over 100 brief vignettes of extraordinary givers from across the economic spectrum. These Bold Givers have committed at least 20% of their net worth, income, or business profits toward making a better world.

### Bold Conversation Series

Monthly teleconferences and online chats offer an informal chance to interact and learn from Bold Givers.

### Explore Your Giving Potential

An invitation to explore in the coming year ways to become more bold in your own giving, and to take the next step that's right for you.

### Give Half Pledge

Bold Givers, be counted! This pledge is for people of all financial levels who commit to giving 50% -- of income for three years or more, of business profits, or of net worth.

### Bolder Giving Workbook

Through articles, exercises, and stories from outstanding givers, this workbook offers step-by-step guidance for people exploring their lifetime giving potential.

### We Gave Away a Fortune

This award-winning book features stories of sixteen people who gave 20% or more of their wealth and highlights common themes among them.

### More Than Money Journals

Explorations of the impact of money in our lives. Each 16-32 page issue includes personal stories, articles, and resources. Available in three different formats: free pdfs of each issue, print-on-demand books that compile 5-7 issues by theme, or separate articles you can browse online. (*See list of 40 back issues in right column.*)

## More Than Money Journals

Order at [www.boldergiving.org](http://www.boldergiving.org)

### Giving

- # 2 What Makes Giving Satisfying?
- #12 Creative Giving
- #16 Family Foundations
- #20 How Much to Give?
- #23 Partners in Community Change
- #26 Effective Giving
- #34 The Art of Giving

### Lifestyle, Spending & Investing

- # 4 How Much is Enough?
- # 8 To Spend or Not to Spend
- #15 The Human Side of Investing
- #25 Working with Financial Professionals
- #27 Lifestyles of the Rich and Simple

### Children and Inheritance

- # 9 Money and Children
- #24 What Are We Teaching our Children?
- #32 The Great Wealth Transfer
- #33 Embracing the Gift
- #39 Money and Children

### Relationships

- # 1 Money Between Friends
- # 5 Money and Couples
- #17 Cross-Class Relationships
- #30 When Differences Divide
- #37 Money and Community
- #40 Money and Relationships

### Money and Identity

- # 3 Money, Work, and Self-Esteem
- # 7 Money and Spirit
- #14 Young and Wealthy
- #18 Art and Money
- #19 Women, Money, and Power
- #22 Money and Death
- #36 Money and Work

### Money and Values

- # 6 Outrageous Acts with Money
- #11 Embracing our Power
- #28 Who Knows You're Rich?
- #29 Money Changes Everything
- #31 The Everyday Ethics of Wealth
- #35 Money and Leadership
- #38 Money and Happiness

# **BOLDER GIVING**

**Give** more. **Risk** more. **Inspire** more.

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www.boldergiving.org