

WRITERS MOSAIC

Fiction Prescriptions: Money

Ella Berthoud and Isabelle Dupuy

[Intro music]

Isabelle Dupuy (ID): Hi, welcome to *Fiction Prescriptions*. I'm Isabelle Dupuy, and I'm a writer.

Ella Berthoud (EB): And I'm Ella Berthoud and a bibliotherapist.

ID: And today we are going to talk about:

EB: Money [laughs].

ID: Because who doesn't love money, right?

EB: I don't know if I do love money.

ID: Well, what's the saying? 'You can never be too skinny or too rich.'

EB: That's good [laughs].

ID: But yes, exactly. But on that note, Ella, can you tell us a bit about your relationship with money from your background, your parents, how you grew up?

EB: Well, I think I'm probably more of a grasshopper than an ant. I tend to spend it when I've got it and then rue the day [laughs]. And I think maybe that comes from living in a rather lucky background that was quite colonial. So, my parents were—my dad was a diplomat, so we lived all over the world in rather wonderful places and lived a rather bit of a life of Riley, you might say. But actually, there wasn't a lot of—

ID: Cash.

EB: Cash. It was more about the power, in a way. And also, my mum came from a colonial background too because her dad was in the British Army. So, she was brought up in India under the Raj, lived in Egypt, lived similarly in a rather lavish style but without actually having buckets of cash around. So, I think I've just come—was brought up in that lavish way without seeing where the money came from, so maybe that probably meant that I ended up with a really terrible attitude to money. How about you, Isabelle? You actually have worked in finance.

ID: Yes. And that was a big shift for me and the family and the background I come from. I grew up in a very poor country. So, in a way, the opposite, in a way, of the British foreign service space. Although I do come from a middle-class background in Haiti. My parents are educated. We never—we had the trappings of middle class, but in a very poor country. And so, you have to adjust this. But same as you in a way though; it was never about money because there wasn't much money for anybody. So yes, we had a nice house, and we had a car, and I could go to good schools, but it wasn't about money because I think that came later, for everybody in a way. It didn't—I think the world changed to a certain extent. And now we're seeing it today with oligarchs

becoming more powerful almost than governments, even governments in Western countries. So, money has probably become more important.

And I realised, I have to say, that money was important when I went to university. Because I went to university in America, where money matters. And suddenly I was like, *oh, shoot, I have no money*. And so, I was at Yale, which is a pretty wealthy school. And so, I saw a lot of people with a lot of money around me. And that's when I started to realise, I'm like, *ah, I don't have any money*. And so, I started—I had jobs throughout my student years. And then afterwards, I was always interested in literature and in thinking and writing, but I was scared of poverty. I looked at New York City and I thought, *how am I going to survive with no backup? I don't even have a home here*; my parents lived in Haiti. So, that's what brought me to finance.

EB: Yes, very interesting. And this leads us to some of the books that we're going to be talking about, which absolutely relate to this topic.

ID: And to our question. And the question of the day comes to us from Ian in Brighton, and it is: 'Is money more important in societies today than it was 20 years ago?'

EB: Which is a fantastic question. And that leads us directly into *The White Tiger* by Aravind Adiga. It won the Booker Prize in 2008.

ID: Almost 20 years ago.

EB: And I think it's very much the beginning of that sense of money becoming more important to the modern world than it was before that era. So, this is a book about a man born into a very low caste in India. He's in the cake and sweet making caste. And he's destined to work in a cafe, and that's what he should spend his life doing, according to the social mores of the time. And he spends his childhood working in that way, but is actually super bright, has to sacrifice his education in order to look after his siblings, and begins to chafe against this destiny and has ambitions to be actually a wealthy man. And he, in order to make that happen, goes to work as a driver for an extremely rich man. But he doesn't stop there.

And in this book, he is writing to the Chinese premier. He's addressing the Chinese premier in everything that he says because the Chinese premier is about to come and

visit India, and our hero wants to tell him about what it's like to be an entrepreneur and how you make money in India. And you realise as he goes along telling his story that he has done some pretty terrible and shocking deeds in order to get to where he is. And it gets darker and darker as the book goes on.

ID: And I think what's cool about this book is the tone, the tone of the writer, of Adiga, because it's very tongue-in-cheek. It's quite sarcastic very often. It'll make you laugh out loud. It's a great prescription for anyone who wants to explore modern-day capitalism and have a good laugh in an environment that is supposedly—that, in a way, was completely made for it, and at the same time not, which explains the crimes and the inhumanity that has to come into play for you to change castes. And so, it's the beginning, isn't it?

EB: Yes, it is. And I love the way it's told in this very vocal fashion. It's like listening to a rant. It's full of rage, really, against the whole system in India and the way that you're seemingly predestined to stay low.

ID: But then, Ella, would you argue that money actually then is a freedom factor in this story and in India. It is through money only that he can escape his caste, because there is money now.

EB: Yeah, that is unfortunately true.

ID: Because before there was no money, so there was no escape.

EB: No.

ID: When there was only empire and power.

EB: Yeah, that's a good point. So, he absolutely delights in the power that he gets through money and the freedom that he gets through money. But he does have to do some terrible things to get there. And he tramples on his loved ones, and some of them come to terrible ends because of him, it's directly his fault. So, it's also very interesting about morality that we'll come to next time.

ID: Yes, not today. But today we're talking about money. And so, money as a factor of freedom, actually, as well.

EB: Yes, very true.

ID: As a factor that disturbs social mores.

EB: Yes. And in fact, the title, *The White Tiger*, refers to an Indian idea of a white tiger being a symbol of freedom and ambition and power. And the hero, Balram, becomes the white tiger as he goes on through the book.

ID: I think this book was the opening for many other books that came out from ex-colonies, from ex-empire places, that have caught up, in a way, I guess, with the West in terms of 21st century capitalism and a focus on money as a factor of class change—

EB: Yes.

ID: —of dreams, of ambition. But the cost to that is also quite—shows up here. But then you see this in many of the books that came afterwards, like *How to Become Filthy Rich in Asia* by Momin Hamad, and then you had Kiran Desai who writes about this as well. And you have in Africa also a number of writers who have gone into this. And it's—so, we're going from here, 2008, the beginning of money as a tool to free ourselves, but also you pay for it. You pay for it, as you say, in terms of family, in terms of your heart.

EB: Yes. And it's a very angry book as well. And I think it's a great prescription, a fiction prescription, for someone feeling that rage of being stuck.

ID: And having no choice but to go into money if they want to escape a terrible fate.

EB: Yes.

ID: Because there's a price for that as well.

EB: Exactly.

ID: So, from there, we're going to go to our next fiction prescription, which is *Behold the Dreamers* by Imbolo Mbue. This book came out about eight years after *The White Tiger*. And it's written by an immigrant to America from Cameroon, Imbolo Mbue, immigrant to New York City. And again, this is the story of a poor man who comes illegally to America from Cameroon. And his cousin helps him out, and he becomes the chauffeur to one of the big executives of Lehman Brothers, right before Lehman Brothers explodes. So, we're talking, you know, 2008, as we're building up to this big explosion that was going to affect all of us in the West.

EB: Yeah, so it's another chauffeur, but a very different chauffeur story.

ID: And he's in the heart. He's in the heart of the matter, this one.

EB: Yes.

ID: He's not in India in 2008. He's actually in New York City, driving this white American executive, and getting to know his family. And he manages to get his wife to come from Cameroon as a student, and their son, who's also born in Cameroon. And the wife becomes pregnant. And she's studying very hard to become a pharmacist. And at first, you think the American dream is right there for the taking for the two of them. The son is going to a good school. He already has an American accent. He's very happy being the chauffeur. The family treats him very well, they pay him very well. And she is motivated. She even gets honors for her first year of studies. So you're thinking, *okay, this kind of works, right?* It's true that they have nothing compared to the Lehman Brothers executive, but they can see themselves moving up. They live in Harlem, they have a little apartment, you can see them moving up. And then the American dream explodes on everybody.

EB: Yeah. Even on the wife of the chief executive. Well, because she actually came from a very poor background herself, and she's been taking antidepressant drugs throughout the novel. And we have terrible scenes when we see her lying on the bed, completely passed out. And that in it—that causes—

ID: That is a sign, right? That is the sign that everything is not so well in the land of Wall Street.

EB: Not so peachy. Yes.

ID: And so—and the executive himself, he's never home, he's working all the time, he's trying to save a sinking ship. It's incredibly stressful. And—but it's all seen from the perspective of the immigrants who are like, *if you already have so much, what do you really care? Why don't you just quit and enjoy your life? Why do you need to have so much stress on you when you already have a house in the Hamptons, a super apartment on Park Avenue?* But that's not how money works, is it?

EB: No. And it's actually—you're rather watching a tragedy unfold as you read this book, and you're completely dying with the protagonist just trying to keep things—keep the balls in the air of their lives.

ID: The wife is trying to blackmail the chauffeur because she has power over him because of the money situation. And what this book is really about, the cracks, and at the end of the day, how important—money does matter because you need a minimum of money to live, but money does not make you happy.

EB: Yes.

ID: You need something else. The money won't prevent you from being happy, but the money itself will not make you happy. And the ending of this book is beautiful. We won't reveal it because we don't want to be a spoiler. But this book is a great fiction prescription for anyone who is able or who's trying to understand how to balance enough money and happiness and good values and family and identity and basically having peace in your life.

EB: Yes. In a way, it's about the joy of enough, about having enough—

ID: Exactly.

EB: —being more important than having enormous buckets of wealth.

ID: Yes. Because where does that take you? And that—those are—those sound like cliches, so that's why a good book that actually explains this well and makes you actually see it and believe it and it's more show not tell is—this book is fantastic for that. So, we're both big fans of *Behold the Dreamers*. Although it's, I mean, and things have only gotten worse since.

EB: Yes.

ID: I mean, Lehman Brothers at the time was a huge scandal of exactly—of corruption, of irresponsibility, of immorality. And now look at what we're living in. So, in a way it's a very good also cautionary tale of what happens when you forget everything else and you're—all you're focusing on is money.

EB: Yes. And Jende and Neni, the main characters, are very, very relatable, and you also see how money affects their relationship in times—

ID: In New York.

EB: —in terrible ways, in New York.

ID: And the pressure of being an illegal immigrant, the pressure of going to a country where you don't feel welcome, where you are not given peace. You're living there stressed, you're waiting to be deported. And yet, these are hardworking, good people. So, this book is also a fiction prescription for people who don't know what they think about immigration and could use an interesting perspective, a positive perspective.

EB: Yeah, very much so. I think that's a good point. And also, the fact that it was written in 2016, and eight years after *White Tiger*, we really feel how the world has changed since the two books were written, and the attitude to money and life is subtly different.

ID: Yeah, well, it's been spreading like an octopus, right? Like ink, like squid. Because the Africa they've left is quite capitalist. It's not like they're leaving a feudal or agrarian, purely agrarian, society. They're leaving a place that's frustrated because there's not enough cash to go around. And everybody knows, and everybody wants cash. And

everybody's trying to be an entrepreneur, just like in *White Tiger*, but they don't have access to capital. And so, that's, that's the switch, that's what you see. *White Tiger* was the beginning of this, and then everybody's like, *oh, wait, we need cash too. Cash can help us do things and move and change our circumstances and escape from some terrible family or mother-in-law or caste or destiny.* So, that knowledge has spread, but not the spread of capital, right?

EB: Yeah, that's true. And I think that leads us rather neatly to *The Rich Boy* by F. Scott Fitzgerald, published in 1924. And Fitzgerald is famous for writing brilliantly about wealth, as in his book, *Great Gatsby*, which is fantastic. But *The Rich Boy* is a really fantastic description of character of a boy born into a super wealthy family and having an extreme sense of privilege to the extent that it pretty much ruins his life. And it has this great line in it: 'Let me tell you about the very rich. They are different from you and me.'

ID: That's a very famous line of Fitzgerald. He writes amazingly. And so, this is a lovely small book that is not so much about wealth, but about how privilege will shape perspective.

EB: Yes.

ID: And because this guy, he's very nice, he's very handsome, he's very gifted, he works, he doesn't do anything really wrong, but everything is given to him. And because of this, he cannot settle down with a woman. He can chase a woman, but as soon as a woman actually loves him and wants to be with him, he loses interest. Or he thinks, *ah, I don't have to rush into this, I have time, she'll be around*. And then you see the first woman: she really loves him, she wants to marry him, but he can't commit, so she ends up marrying someone else. And then the second woman, the same thing happens. But instead of getting a clue from this, he continues in his path, and as his age and as time goes by, he's missing this opportunity of having a family, of actually creating a reality that would give him a certain gravitas that he is unable to get. And it makes you wonder about the curses of privilege, in that sense. There's always time. He'll always get a second chance. There's always time. And then suddenly—

EB: It's too late. His name is Anson Hunter. And ironically, he doesn't really ever hunt for anything, it all just comes to him, as you say. And he—it seems like he's being given everything on a silver platter. And you just watch him slowly losing all these beautiful opportunities with the beautiful women. And he is quietly devastated whenever they

leave him and move on to another man, but he still doesn't get the hint or do anything about it.

ID: Or he has pride. It's a mix, right? It's a mix. Because he has the pride of the rich. It's funny. He went, in the story, he goes to Yale, which is where I went. And I remember there were characters like him. And he talks a lot about his friendship group from the university, which include all kinds of people, not just super, super privileged people, and how he liked to be with it because they made him feel more grounded. But at the same time, there was something in him that made him feel superior to people from less rich and less storied backgrounds. And so, because of that superiority, he could never admit certain things or back down. And that's the way to loss, is this suffocating through pride and through—

EB: Yeah. So, maybe, in a way, it's a great fiction prescription for the privileged saying, check your privilege, be aware of it, and don't just sit there complacently. It's very much about complacency, isn't it?

ID: Yes. Yes.

EB: But then you do wonder if the very privileged people reading it will actually recognise themselves in it.

ID: Pride. [EB laughs] Pride, not prejudice. Just plain pride. Enough to sink you. But yes, you're right, it's a great fiction prescription for the privileged. And it's also a great one for anyone who's not able to actually take a real shot at happiness, which I think takes courage, because it takes humility.

EB: Yes. It is a bit of a carpe diem book, because you see him not seizing that day at all and letting things just gently slip by him. He starts off so full of promise. He's really fit, he does lots of sport, and then he slowly, physically disintegrates, gets a bit portly. He's the one that always talks at everyone's weddings very beautifully, but he's never the one actually getting married.

ID: Exactly. Exactly. It's a lovely, lovely novella. It's interesting, right? So, we've been talking now about how money helps some people move, move classes, move away from situations that they couldn't move from before, but now we're talking about a

story here about old capitalist money – obviously he's a white American from a rich New York family – and how money actually holds him still, prevents him from moving.

EB: He's trapped by his money.

ID: He's trapped by his money. He's trapped in New York. He's trapped in this Wall Street world and in Greenwich, and he's just trapped there. So, yeah, works both ways.

EB: There's another brilliant Fitzgerald story called *The Diamond as Big as the Ritz*, which is even more extreme. And I do think it's obviously such a huge preoccupation of Fitzgerald's, that sense of wealth being a trap. And in the *Diamond* story, it's a bit of a death trap.

ID: Oh, I'd like to read that one.

EB: Yeah. So, we've got an excellent poem on the subject of money.

ID: A different take on money.

EB: Yeah.

ID: So, this poem is by Hannah Lowe, who is a London-based poet of mixed race Jamaican and white English heritage. And she writes about—she writes a lot about her parents. And her father was a character. And I don't think she would mind me saying this, but it sounds like her father used to enjoy gambling, which has a lot to do with money, because that's what gambling is, isn't it? Gambling is a way of putting magic in money. This poem is called 'Sharp'.

[ID reads 'Sharp']

'Sharp

I have played at many tables
I have played with Manchester George
and Billy Falco

I have dealt hands
of Baccarat, Black Jack
and Chemin de Fer

I have laid a royal flush,
laid down nothing

I have heard the rasp
of a thumbbed deck
as breathing

I have had the last pounds
of pilots, the last pounds
of housewives

I have played at many tables

I have blistered cards
with pins and scalpels

I have played with Tony Walker,
Black Alan and Paul from St Lucia

I have harboured a queen
in the curve of my palm

I have lost a thousand
on the horses

I have shaved the sides
of knaves and aces

I have wept in the car

I have played at many tables'

EB: That's great. I really like that. So, it's a different take on the idea of money and the issues surrounding money. But a lot of people are drawn to gambling and experience the highs and lows associated with it. And we feel from that poem that she's very much

an observer. I mean, she's talking about playing at many tables, but you also feel like she's been watching.

ID: Weeping in the car.

EB: Weeping in the car, yeah. So would we give that as a fiction prescription to gamblers? [Both laugh].

ID: Yeah, that's what they really are looking for, right? [Both laugh] I mean, I think it's a magical thinking, gambling, right? It's the magical thinking about money.

EB: Thinking your lucky number is going to come up.

ID: Well, because that's what it is, right? What is money? Money, is it something you work for? Is it something that should fall on your lap? Is it something that you inherit? Is it something—how?

EB: Or is it something you can somehow manifest?

ID: Yeah.

EB: Which a lot of people believe they can.

ID: I was hearing a talk by David McWilliams, who's a non-fiction writer. And he was saying that people believe money is real, but it's not. Money is completely imaginary. But the other thing he also said that I thought was interesting is that money is a tool actually of peace because it is a tool of trade, and it's with the invention of money, especially in Florence with the Florentine bankers at the edge of the Renaissance, at the end of the Middle Ages, that trade started to grow because you had a tool to make trade more easy, and wars to just come and grab what you have started to go down a bit. And I thought that was an interesting thought about it for something that is not real, that is imaginary, that we all have to agree is worth something.

EB: Yes, like bitcoin, which is something I do not understand at all.

ID: Neither do I.

EB: [Laughs] I think that leads us rather neatly to our next novel.

ID: So, we're going to talk now about *Fruit Fly*. Just came out, still in hardback, by a brilliant young British writer called Josh Silver, who grew up in the Lake District. And this is not obviously a book about money at all, it's a book about the publishing industry, about privilege, and about a certain exploitation of poor people, but also the exploitation of a poor and down-and-out young man of the rich and of privilege and of the society that he doesn't really feel much allegiance to. It's multilayered. It's really a lot also about mental health, about love and control, and a desire for success. Money doesn't feature in here really at all. And yet, it is very much a book about money because money is the tool that everyone in this book is looking for to escape their circumstances. So, I'm going to read you, just because I think he's such a brilliant writer. I'm going to read you a little bit about AA Meeting and the descriptions of it.

[ID reads from *Fruit Fly*]

'A rush enters my system. God, this is actually exciting. I've not felt this electricity, this freedom since—

"Hi, I'm John, and I am also an alcoholic."

John is on the right of Janet and looks like he is straight out of a Dickens novel. Slender, tall, messy grey hair, wrinkled eyes, wearing a waistcoat with a trace of dirt on his collar.

"Hi, John," the group chimes. I missed that one, but I'll get the next.

"Hi, I'm Pat, and I'm an alcoholic."

"Hi, Pat," I say confidently with the rest of them.

Next to Pat is Mia. Mia looks no older than 15 and has the poshest accent I've ever heard. She resembles a supermodel. Perhaps the daughter of one? That would make sense. In fact, I wonder if there are famous faces amongst this candle circle. The postcode and the demographic might suggest it, not to mention the creative pressure on celebs. It makes perfect sense. I quickly scan the group again. Alas, no one famous. Not even one early 90s pop star, that I know of. Facial surgery does change people these days. Speaking of, Janet has definitely had her forehead done. Maybe we're all in disguise. Maybe I am with my people. Leo looks fidgety now, picking at his nails.'

EB: It's such a well-written book, and it's very much a gripper of a novel. And the heroine, Mallory Maddox, has written a very successful novel, made huge amounts of money from it, is living with her husband, who is strangely sinister and coercive.

ID: But he's a handsome executive at Netflix, doing incredibly well.

EB: Yeah. So, they have—there's a lot of power imbalance going on between them, and that's all relating to the money, who's earning it.

ID: Well, because she—that book that was successful was written seven years before, or published seven years before. And she's been down and out since.

EB: Yeah, she's got writer's block. And then, she discovers this young, down and out guy.

ID: Addict.

EB: Addict. And she thinks, *what fantastic material. I'm going to plunder this boy for everything I can get and use him as my inspiration for my next book.*

ID: He's predatory as well because the boy is—has all kinds of gangsters after him, he's a drug dealer, but he consumes the drug he's supposed to deal, they all want to kill him all the time, he lives under a bridge, and he's like, *I need to get into this witch woman's house so I can steal her jewellery.* So, that's why he plays along with her. So, he doesn't want to meet him in her house. He's doing everything for her to take him to her house. It's quite funny as well. And I think it's about how, unlike *Behold the Dreamers* and unlike *White Tiger* and actually unlike *The Rich Boy*, which was written in 1924, when America was probably closer in a way to a Third World Country than it is today, this is from a very mature society where you're not supposed anymore to just be out for money for money's sake. You're supposed to be looking for meaning and purpose and do well and do nice things. The money somehow has to trickle down somewhere behind you, right?

EB: [Laughs] True.

ID: Pile up there. And this is what this is a great satire for. Because nobody here is—everybody here has some higher, loftier ambitions, but fundamentally, they all know that money is the way for each of them to get their freedom. Whether it's the junkie young man; her, the down and out novelist trying to escape her controlling husband and her mother, who sides with the husband on everything and leaves her out; and the husband, of course, he is making a lot of money, which is what gives him his confidence. So, I think this is a great book to complete the arc of what we've been traveling through here in terms of capitalism, late-day capitalism, money, and how in a society that—to reflect with this, you see the evolution in these societies.

EB: Absolutely. So, yeah, *Fruit Fly*, you could say, is the logical conclusion of our argument about how money has changed, the attitude to money, and the sense of money being more important now than it ever was before.

ID: And pervasive.

EB: Yes.

ID: Into everything. Because as I think in this book, this book also has a lot about mental health and about the vulnerable in society and how we're now living in a country – and it's not only the UK, it's everywhere – where the governments can't—I don't even want to say don't want to, I say they can't afford anymore to provide the social net they could once. And just to make it clear, it's got nothing to do with immigration because the immigrants actually are working and feeding into the tax pot of these countries, but it's just that the structures are now perhaps obsolete in terms of what society needs and how our tax money together addresses these needs. And I think this is a brilliant prescription for people trying to understand the society we're living in today in a very lively, funny, hard-hitting, unapologetic, and clever way.

EB: I agree. It's written in two voices, the voice of Mallory, the writer, and the voice of Leo, the drug addict.

ID: Yes.

EB: And that makes it all the richer.

ID: Yes.

EB: As a read. And I think it's also a really good prescription for people making assumptions about happiness and mental health based on people's wealth.

ID: I agree. I agree.

EB: There's a lot about Leo, where he came from, how the writer tries to justify his addiction and his behavior because of what might have happened in his past. And that's a very interesting strand of the novel as well.

ID: Yes, the assumptions.

EB: That he's just a kid that things went wrong with, it's not that he was actually violently abused, or there's no obvious reason for why he ended up this way.

ID: And that's very important because this book is a lot about freedom, the freedom of the individual to make bad and good choices, and how she coming from this middle class background feels that she needs to either excuse or justify every choice that Leo makes. Leo doesn't give a shit. He's just living.

EB: Yeah.

ID: It's very—there's a lot of arguments about freedom in this book that I think are very interesting as well. To finish on *Fruit Fly*, as a prescription, for a lot of people, there is a quote here from Shakespeare, and I'm paraphrasing, which says, 'To be happy is to be free, but to be free, you need courage.'

EB: That's an excellent concept and great way to end today's session. So, we asked the question: is money more important now than 20 years ago? What do we think? Have we answered that question? We are sitting at a place where money is horribly important in a way, it does seem at the forefront of people's minds in a way that it—

ID: More than 20 years ago?

EB: I think so. Yeah. But we have also looked into books which show that you can be happy with enough and that money itself is obviously not the answer to happiness. And all of these books are great fiction prescriptions for money. And I think that's a great way to proving [outro music] that the joy of enough is what we should be aspiring to.

ID: Yes, and the ambition is a little bit more than money.

EB: Yeah, so I think all in all, we've come to the conclusion that money isn't everything.

ID: But money matters. [EB laughs] Money matters. And so, yes, thank you, Ian, for the question. This was *Fiction Prescriptions* on Money. I'm Isabelle Dupey.

EB: And I'm Ella Berthoud.

ID: And we'll see you next time when our topic will be:

EB: Al. Do send in questions if you have any. We'd love to know your particular thoughts. And we'll be ready and waiting with *Fiction Prescriptions*.

ID: Yeah, so please send us your questions. We can't wait to see them.

EB: Thank you.

ID: Thank you.

A recording of this interview can be found at writersmosaic.org.uk

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