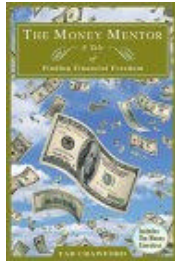




The Tao of Money

**The Money Mentor:
A Tale of Finding Financial Freedom**
by Tad Crawford
New York: Allworth Press, 2001
Paperback, 272 pp., \$14.95



ALSO OF INTEREST

Hill, Napoleon. [Think And Grow Rich](#). Fawcett, 1990. Paperback reissue, \$6.99

Tobias, Andrew. [The Only Investment Guide You'll Ever Need](#) (Expanded and Updated Throughout). Harvest, 1999. Paperback reissue, \$13.00

[Peter Martin](#)

"Includes the Money Exercises!" promises [The Money Mentor's](#) cover amid a dance of large-denomination bills in a blue sky. Are these "exercises" author's padding? I wonder how Tad Crawford will transform a self-help lesson in personal money management into a book-length story.

Time to take the plunge. Iris, a dancer of twenty-three, her career stalled by a dance injury, is waking to the reality of her working life: credit-card debt, dead-end jobs, shared apartment, uncommitted boyfriend. Soon I'm buying this character: she could be your neighbor, your daughter, your pal. She could be you. If you don't share her plight, you once did or easily could. This real and likable character is the central agent of the tale, but she is not alone. Iris soon meets Saidah, the mentor of the title, who challenges her:

We have a choice between fear and play, the play of creativity and joy. When you feel fear, capture its energy for play. Put those demons to work so they can't get into more and more mischief. Always keep a sense of wonder, the kind of wonder that let the ancients dream and build the Seven Wonders of the World. (36)

Iris is captivated:

Listening to her, I felt for a moment as if I were flying, floating above the landscape of my everyday life. Then I thought about my financial predicament and immediately seemed to have feet of lead that plummeted me back to earth and my worries. (36)

Wrapped in mystique at first, Saidah steadily reveals her real-person self, the while passing crucial teachings to Iris, who first must trust her:

Saidah, I could tell, had a vision that encompassed everything about her, from left to right and near to far. She would be aware of a movement at the farthest peripheries of her vision. I recalled one of my dance teachers saying how a good dancer can sense where the other dancers are on the floor. It's like intuition in our flesh. Saidah had something like this. It made me trust her, even if I didn't understand her...(41)

This is a tale of transformation. The seamless first-person narrative allows the reader to absorb concepts or lessons that would be transitory if served up obtrusively. "If the process is slow," the mentor maintains, "you'll learn it all the more thoroughly..." (90). Indeed, no quick fix is promised for the debtor, but only a plan.

You didn't get into debt in a day and you won't get rid of it overnight. You've started, that's what's important. The greatest danger is before the adventure begins. It's the danger

that we will never start, never discover our full potentials.(37)

Iris protests at this point that she doesn't see debt as an adventure. Saidah amends that to a challenge. But Iris's story as told is both an adventure and a challenge. A spiritual quality entwines the money work detailed here. Personal freedom and growth will come with pursuit of financial freedom. This spiritual side does not depend upon New Age currents; rather it rests upon the age-old mentor-pupil relationship. The mentor uses literature and parable to enhance her points. She recommends books by Charles Dickens, Benjamin Franklin and Edith Wharton. She tells Ashanti folktale, Nasrudin stories, even a folktale from Tibet with a talking sparrow. And she speaks directly:

If you don't make space and time in your life for what you love, then everything else will lose its luster and feel lifeless. We have to find joy in each day. To live for the time five or six years from now when all your debts are paid is like a living death. You have to balance the repayment of debt with the joy of life. It's the joy that gives you the energy....(166)

Sessions with the mentor highlight this story and guide Iris, but the main narrative concerns her life struggles and involves roommates, boyfriend and employers. There is no *deus ex machina*. She must — we each must — work things out in the real world. Crawford allows us to share freedom and joy as we share the evolving relationship between the two women. As both student and teacher are transformed in a larger process, so too may the student one day become teacher.

What if we take our turn at mentoring? Someone had better. Salli Raspberry closes her section of *The Seven Laws of Money* with a question: "What are we teaching our children about money?" Parents are likely to make an obligatory attempt at sex education, but they are less likely to attempt to explain money management, except botanically ("Money doesn't grow on trees") or by letting spousal arguments be overheard by youngsters. Self-education becomes essential, and this is where *The Money Mentor* comes in. After fascinating us with the tale, Crawford leaves us with tools we can put our hands on. They include over twenty other books in the section "Further Reading about Money" and the promised "Money Exercises." Neither calisthenics nor magic, the "exercises" consist of questions and a framework for thoughtful planning. They allow the "dreamer/planner" to start from anywhere, to start from where she is. It doesn't take long to begin the process of investing in yourself by starting the exercises. Once you have, you've given it your best shot. Time is your friend.

Tad Crawford studied economics at Tufts University, graduated from Columbia Law School, and is the author of numerous books on business and personal finance targeted to the creative community, including the highly useful series *Business and Legal Forms for....* authors, graphic artists, photographers, crafts, interior designers, etc.

ALSO DRAWN ON IN THIS ESSAY

Phillips, Michael, with Brand, Rasberri, et al., *The Seven Laws of Money*. Shambhala Pocket Classics, 1997. Paperback reissue, \$10.95

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