

Intimate Conversations about Money, or Everyone Money in Case they Don't Die.

The search for ways of seeing into the lives of others through the process of writing an interview book

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Thesis submitted for the PhD in Creative Writing

Signed declaration

The work presented in this thesis is my own. To the best of my knowledge and belief, this thesis contains no material previously published or written by another person, nor material which to a substantial extent has been accepted for the award of any degree or diploma of the university or other institute of higher learning, except where due acknowledgement has been made.

Signed:

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Abstract

This PhD consists of two parts. The first part, the creative writing component, is a 70,000-word non-fiction book called *Intimate Conversations about Money or Everyone Needs Money In Case They Don't Die*. The book comprises an introduction and twenty-one edited interviews with British people speaking about their experiences of money.

The second part is a 30,000 critical commentary entitled *Everyone Needs a Jolly Good Listening to*. It includes a discussion of the process of writing the creative component of the PhD. The salient characteristics and history of interview-based books are explored. There is an examination and discussion of the components of the interview: listening, asking questions, recording, and creating a relationship with the interviewee. The process of transcription and editing interviews is also examined and discussed.

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INTIMATE CONVERSATIONS ABOUT MONEY

Or

Everyone Needs Money in Case they Don't Die

Wendy Jones

‘For where your treasure is, there will your heart be also.’ Matthew Ch 6, v, 21

For Solly, who likes spending money in toy shops.

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Introduction

Money is very private. And it was that privacy that I set out – with my tape recorder – to explore and write about in this book. It started out as an intellectual quest: What *is* money? What will people do for money? I wanted the personal and the intimate. I thought if money had a soul and voice I would find it through talking to people, through conversation and revelation.

What started as an intellectual enquiry took a sudden turn when my partner left. I was standing on the landing and he was halfway down the stairs when he turned around and said, ‘You may as well know, I’ve met someone else.’ He took a jar of honey from the kitchen, walked out of the house and stayed out all night. I was so shocked that I stayed awake for four days and a patch of my hair fell out. He was adamant he was keeping the house and I didn’t fight. So I became what I never thought I would be: a single mother in a council flat on a council estate living off benefits. My son was fourteen months old. The whole thing took five weeks.

Suddenly the subject of money became more than an interesting topic to explore for a book; it was now a stressful, sometimes desperate, area of my life. At times the question was, ‘Food or rent?’ which is a difficult question to answer. Unlike everyone else I knew, we no longer had stairs, a car, a garden. Instead, we got food stamps. I learned not to buy any processed food but instead to make cake, juice, soup and bread myself. I learned that if I bought a £6 skirt from Primark and starched it, it would look fine. I learned that I had to stay generous, have people round and trust that money to buy food would come. The main use of my expensive education seemed to be in how I could make the small amount of money we had cover our needs.

I told hardly anyone how poor we were; it felt undignified. Max Arthur in his book *The Edwardians* relays the story of a young girl at the turn of the last century who went to work in broken, leaky shoes. The girl's boss bought her a new pair of shoes. When the girl's mother saw the shoes, she was furious and threw the new shoes in the gutter. I came to understand something of what the mother felt about the need for dignity.

I chose poverty, really. I decided not to go back to work, but to be with my little boy: it was better for him and it was what I wanted. In time our anguish, shock and loss abated. I looked after my little boy, cleaned, cooked, washed clothes and wrote this book. I decided that I would be the solid ground Solly stood on – that there would be no childcare, no nannies and childminders. It didn't matter how poor we were going to be, I would be reliable, available, committed. It was a bit gruelling at times; sometimes I went to bed and cried about how poor we were. But it didn't really matter, not *really*. And mine was a self-chosen poverty. I could have gone back to being a special needs teacher earning £26,000 a year, two thousand more than the national average income.

Unable to afford childcare and not wanting to impose too much on generous friends, I took my little boy along to many of the interviews I conducted. He sat watching a Paddington DVD on my laptop while I talked, and to his eternal credit he only said on one or two occasions, 'Mummy, Mummy have you nearly finished yet? I'm getting boreder and boreder!' I typed and edited when he went to bed. Mothers invent out of necessity.

When I started writing this book, all excitement and eagerness, I had a home, a job and money: the week before I found out I was pregnant I bought a £800 coat. And in my early adulthood I had been both rich and poor. I have lived in the homes of

lords and millionaires and lived in a house without electricity when I worked with street children. I've been well paid as a copywriter, averagely paid as a special needs teacher and poorly paid working on the till at a supermarket. I was downright exploited when I worked fifteen-hour days on a conveyor belt in a peanut factory, and unexpectedly poor while writing some of this book.

Nevertheless I had no answer of my own, no overview or understanding of money that satisfied me so I went in search of other people who might, in the extremes of their experience, have an answer. In the course of interviewing I visited glossy houses, sat in cafes, took the train to Devon, Wales, and Berkshire, listened to people who were given money by strangers, who worked hard for money, who burned money, who spent money, who saved money, who stole money, who had sex for money and who collected money. I heard from people who wouldn't touch money, who ate for free, who vowed poverty and who destroyed everything they owned. There was one person who manifested money out of the air when a gap appeared in the heavens and another who set himself on fire for money. Money, money, money – I thought about it, I talked about it and typed up what other people said they did with it. And as a corollary, I also realised that I was happy with my lot and I loved my job.

The genesis of the book came out of a therapy group I belonged to for a year. By the end of that year, there wasn't much I didn't know about everybody in the group. I knew who was having a secret affair, who liked whipping her husband, whose brother had bullied her, who was trying for a baby with a sperm donor, who had cancer, who felt like an empty crisp packet, who had HIV. One day, sandwiched between good friends, I asked – probably inappropriately – 'Are you rich?' 'Yes', one

said: he was a millionaire. Then the other friend said she was really rich too, at least a millionaire as well.

And that made me realise, I knew next to nothing about these people whom I had diligently met with every week, despite being committed to unabashedly sharing and exploring who we were. Why didn't we talk about money? God knows we talked about everything else. It occurred to me that money was a taboo, not just in our self-consciously open therapy group, but also in our society at large. Details of money are never discussed. People will say 'Money's a bit tight,' or 'I've had a pay rise,' or 'I want to pay off my credit card,' but nobody I've ever met has said, 'I earn £25, 600 and I've got £637 in my current account and £4,243 on my credit card' – all of which ought to be uncontroversial, since these are the national averages. Instead, we tend to fudge the figures, with others and sometimes with ourselves.

When I began this book I wondered if people *would* tell me how much they earned or how much they were in debt, and expose the hidden shameful unspoken corners of their financial lives. In the event when I asked about money they talked about Marks & Spencer's, Jesus and death. Marks and Spencer's emerged almost as the standard place for British people to shop, work, move up a class. Jesus's dictum that it is harder for a rich man to enter the kingdom of heaven than a camel to go through the eye of a needle was cited by many. And then there was death, and what people were going to do with their lives – and their money – before they died. How intimately people connect money with mortality has been another surprise for me. But then, statistically, money *does* affect life expectancy: in England people living in the poorest areas will on average die seven years earlier than people living in the richest.

After the economic bubble of 1997-2007 Britain is currently in the deepest recession since the 1930s. There are large and growing financial inequalities. Of the

70 million people in Britain, 47,000 earn an average annual income of £780,000 before tax. Another 420,000 people have a pre-tax annual income of between £100,000 and £350,000. Nearly all of them are male. On the other end of the scale there are 10 million adults who earn less than £15,000 a year. The hourly wage in 2008 for those in the bottom 10% of earners in the UK was £5.50 or less, compared with at least £21.30 for the top 10%. And two million children live in low-income working families.

The idea that money is the root of all evil was explored by many people I talked to, but there was no consensus. Several interviewees had grown up very comfortably but experienced wealth as unsatisfactory or wrong and had in adult life embraced poverty. Likewise, others who had grown up in poverty or with some lack determinedly acquired money. It seems people create their financial conditions in response and reaction to their childhood.

The interviews are edited and shaped because conversations don't necessarily make for fluent reading. Many of the interviewees, mindful of the personal and revealing nature of our conversations, asked that they remain anonymous. All of the interviewees had the final say on what went into the book.

I am grateful to everyone I interviewed: for their time, for trusting me, for inviting me into their homes, for telling me not just about their financial lives but about their marriages, their habits and their children. I'm also grateful to them for not minding me bringing my little boy along, for talking to him, letting him get crisps all over the floor and, on occasion, holding him upside down. They make an extraordinary group of people.

I, too, gained things from them. The peace pilgrim showed me how to work the DVD on my laptop. The Freegan did my washing up. The nun prayed for me. The

artist gave me signed copies of his book. The hedge fund manger gave me a ride in his Jaguar. The new age healer gave me a tarot card reading and did some babysitting. Most of all they gave of themselves. These are their experiences.

CHAPTER ONE

Kevin Wright

**‘All of the Things That I Thought were Important Aren’t. And All of the Things
that I Thought Aren’t Important Are’**

When I arrived at Kevin’s home deep in the Devonshire countryside, on a warm spring day, several policemen were filling see-through bags with papers from Kevin’s office. So I ended up in the kitchen of his converted barn for a couple of hours, talking with his wife before Kevin was free to do the interview. We sat at the kitchen table to talk. There was a bowl of blueberries beside and my little boy and Kevin’s six-year-old son, Bobby, kept running in to get more berries, ask questions and tell us what they’d been up to. Kevin was wearing motorbike leathers.

“Bobby – I’m just talking, so go and amuse yourself. On your way... It’s a tape recorder.

I was brought up on a large council estate on the outskirts of London and it was drummed into me that money doesn’t come for nothing. All of my family were

factory workers on a fixed wage – even as a child I wasn't happy with *that* concept. I used to go off the council estate and see people living in large houses, driving new cars and wondered why my mum and dad didn't live like that. And so I decided that I wanted money, and significant quantities of it.

Initially I tried to steal it. This meant stealing cars from used car showrooms, including the documents and the keys, and then putting them to auction and selling them. At fourteen, fifteen, I was regularly drawing six and seven thousand pound a go. I used to go to the car showroom during the day and pretend I was interested in buying a car, just a cheap one. While I was in there I would notice the layout of the garage. I only went to garages with asbestos roofs; it's easier to get in. I'd ask how many owners the car had had, and when the man went to get the documents for the car I'd follow him and see where they were. I'd also see where the keys were kept and I'd look around the car and I'd say, 'Yeah, yeah, I'll come back with my dad on Saturday, my dad's paying for it.' I always looked older than my age.

I'd go back that night. I'd sit outside at closing time, and wait for all the staff to go. Then I'd wait another half an hour in case anyone had forgotten anything: I didn't care what time of the year it was, winter, summer, didn't bother me. About half past six in the evening I would scramble onto the showroom roof, undo the bolts that held the asbestos sheet down, drop the bolts through into the inside of the building, pull the asbestos sheet out, move to one side the fibreglass that's under the asbestos sheet, put the board out that was on the inside of the ceiling and hopefully I'd be somewhere near the steel pillars that hold the building up. I'd climb down the steelwork, go and get the keys and the documents with the service history to the car I wanted, climb back out again, put the board back, put the fibreglass back, put the roof sheet back and collect up all the bolts while I was inside. I'd climb off the roof, walk

across the forecourt to the exact car that I wanted. I was very specific about the cars that I nicked: I would only nick cars that would sell well at auction. Put the key in it, take the headboard off the top that says, 'warranty,' throw that in the back, get in it, drive off.

I'll tell you how cheeky I was. If the car came from the middle of a row, I'd get the keys for the whole row, drive the car off that I wanted then go back and squash all the others up so there wasn't a gap. I'm not stupid, am I? But I used to love it, the buzz, the excitement, being up on a slippery garage roof, I could fall off and break my neck, get nicked by the police, get chased by the police. I'd get away and it would be, 'Yeah! I've got away!' Or not, as the case may be. It was proper exciting; I used to do it in a full dinner suit because if you turn the lapels over on a dinner suit you've got a plain black suit – ideal for burgling.

I was always aware that I needed to hang onto this money so I was stashing it away. In those days it was ridiculously easy to open building society accounts, you just walked in with your cash, often didn't need ID and you'd just pay it in. The only problem was I kept getting nicked with custodial sentences. Some of the times I'd get nicked and have sixty-three other offences taken into consideration. It was serious stuff – hundreds of thousands of pounds. So I ended up in council care, approved school, detention centre, youth custody and ultimately, when I was twenty-one, in big boys' prison.

By then I had enough money and I was fed up of going to prison and had retired from my dishonest ways of nicking cars. Instead I'd found the joys of stolen credit cards. It was a wonderful feeling because I could go into large shopping centres like Central Milton Keynes and buy anything I wanted! In those days you could buy anything up to fifty pounds without a cheque. There was a list of the hot fifty most

used fifty credit cards in the country pinned up on the wall, but you only got caught if the shop assistant checked it. Ultimately I got two years in youth custody. Youth custody was a bit of a laugh: I had no problems looking after myself.

When I came out, I'd have some of my criminal mates come round and they'd say, 'we're going to do this Co-op tonight. We need a transit van.' I was always the car man, being a qualified mechanic. 'We need to two fast cars. There's this many cigarettes and that much alcohol in this Co-op. We've got it all set and we've got it all solved.' I was between the devil and the deep blue sea. What do I do? If I don't go they're going to come round next week, take me out for breakfast and they are going to have huge wedges of cash each. If I do go, there's a strong possibility that I'm going to get arrested and put back in jail again.

Wormwood Scrubs was a place I did *not* want to be. There were people there of fifty-five years of age doing a seven-year sentence for a burglary and they had ninety-six previous convictions and I realised I didn't want any of that. When I was banged up I read a book called *Think and Grow Rich* by Napoleon Hill. I highly recommend it to anybody. It's an amazing book. I used all of the things in there apart from the spiritual things because I was never a very spiritual individual. My wife at the time – I've been married three times – was coming to see me in prison and I said, 'Look, the only way out of this circle of offending is to move away.' My then wife sold our house in Woburn Sands' – which was paid for with cash – and bought a house in Rochester St Mary's in Devon. The day I came out of Leyhill Open Prison, I never went back. I moved down to Devon and I had plenty of money and I didn't know anybody so I didn't offend.

Didn't have a lot to do. So I thought, 'I'll use some of my ill-gotten gains, I'll go into business.' I bought a taxi. I had a five year plan and within five years that one

taxi had turned into forty and I had forty school cars, fifteen vans, fifteen mini-buses and I was Devon County Councils biggest school contractor. By twenty-six, my company was turning over three and a half million pounds a year. And doing very nicely. Forty grand car every year, thirty grand boat, big house, all of the rest of it.

Then the recession in the early nineties came along. I'm opening my mail and I've got companies going skint on me, owing me seven, eight thousand pounds. Before I'd even started some days I'd lost thirty grand. Realised the writing was on the wall. Sold up the taxi company, the school car company and the parcel company. Hung on to my workshop and my body shop and reconditioning facility.

I used to have this feeling a lot of the time that there was something incredibly important that I had to do that day and I couldn't remember what it was. It was a horrible feeling. Although the spoils, the big house, the car, the boat and the four-week holidays in California and the Bahamas and all that, was all really nice, I sat down and I thought, 'Was it all really worth the hassle?' I had all those material things yet still I wasn't happy because I had a crap marriage. I separated from my then wife. We had this big five-bedroom bungalow and because the break up of the marriage was my fault because I couldn't keep it in my trousers, I gave her the lot. I walked away with some money – admittedly – a car, a boat and five bin bags of clothes.

I was basically semi-retired, working three days a week. Then I met my current wife, Jackie, and I've really got this marriage right. She fell pregnant, we had our daughter and I decided then that I wasn't going to work at all for five years until my daughter started school, and a few years later we had our son. When you're retired at the age of twenty nine, you walk down the road *very* slowly with the dog to do the shopping, to buy *The Sporting Life*, or *The Racing Post* and you open your

paper on your dining room table and you get your wife to make your breakfast, you pick your horses and you go online and place your bets, have some lunch then sit and watch telly and see how your horses got on. For a twenty-nine year old it's all a bit dull. Obviously I was interspersing that with some fairly hard-core drinking in the evenings. Getting up at nine o'clock at night, drinking until two o'clock in the morning, and then getting up at ten o'clock the next day.

At the end of the five years, I was bored so I thought, 'I'll go back and work again, but I only want to work Tuesday, Wednesday and Thursday: Friday is the beginning of the weekend and Monday is the end of it.' I took a job as a commission-only advertising salesman and I was earning a hundred and fifty grand a year working three days a week selling advertising space in local government publications. I was set to do that for the rest of my life and I was very happy. And then our son was diagnosed with this cancer and I was told they might be able to keep him alive for twelve months. He had it in his bone marrow, he had tumours in his head; he was absolutely riddled with it.

I asked lots of questions, 'What can I do, as his father to improve his outcome?' 'Nothing.' I said, 'What about diet?' 'There's no clinical evidence to suggest diet makes any difference.' I'd been selling many hundreds of thousands of pounds of advertising on local authority publications to advertise the fact that we should be eating five portions of fruit and veg a day – *at least* – to stay healthy. So there's a huge contradiction there. 'What caused it?' 'Nobody knows.' I refused to believe that in the twenty-first century, with the technology available to man, that we couldn't at least have an educated guess. I came away from that diagnosis meeting and I said to Jackie, 'I'm going to stop working immediately and I'm going to spend every penny we've got if necessary to find a solution to this.'

I embarked on a fully integrated treatment for my son. Integrated medicine means all of it: allopathic medicine, vibration medicine, bio-resonance medicine, nutritional medicine, functional medicine, ayurveda medicine, homeopathy, you name it. Find licensed health care practitioners who are experts in their field, pull them all together into a team, with me acting like the co-doctor. I'd got £55,000 in the bank, £100,000 worth in stock in cars, and the house – the best part of three-quarters of a million quid. Didn't really want to sell my house or re-mortgage it because I'd worked hard not to have a mortgage. Didn't really want to have to start selling cars if the truth be known. But this integrated treatment programme cost a lot of money. I was spending £5,200 a month on testing alone. Then there are all the supplements. You can see all the supplements in the cupboard there. Fifty grand was going really quickly. I was going to the building society every other week getting five grand out. I was doing ten grand a month. I'm thinking, Crikey! In five months I'm going to have to start selling assets.

Then I sat down and I thought, why can't I get someone else to pay for this? It's worthwhile. I knew it was working, I could see it was working because of how Bobby was compared to all the other children. They were all losing loads of weight; he didn't lose any. All the other kids were being sick every ninety minutes: he wasn't. All the other kids were skeletal, he wasn't. All the other kids, they were having trouble moving all the disease from their bodies, Bobby was clear within forty days.

I thought, right, who's going to pay for it? Can I get some very wealthy people to pay for it? I immediately discounted that because multi-millionaires aren't interested in people like me, I'm like the shit on their shoes, we're the plebs. What about charities? I approached charitable organisations and there's no money for integrated medicine. National Lottery? No. Then I started to think, could I go and

nick it? Revert back to type. Could I go and rob a warehouse, do a security van? All of these things went through my mind. Then I was sitting outside there thinking, why can't I get it off the general public? I'm sure if I explained the situation I'm in to *any* reasonable parent or grandparent who has the slightest bit of empathy, who could put themselves in my position... All I want from them is a fiver or a tenner, as a one off. But if I can collect enough fivers and tenners from a lot of people, I'll have a significant sum of money. So using my sales experience I set up a call centre in my home and recruited staff with the twenty grand I had left. Started selling raffle tickets over the phone to people, not asking for any money at the time, just explaining, sending some information with a book or two of tickets to buy, and before I knew where I was I had a terrific amount of fivers and tenners coming through the door. Over 1.2 million pounds in the first year. I didn't need anything like that sum of money for Bobby so I started to think, 'What can I do with it?'

While I was in my darkest hours, not long after diagnosis, I thought to myself, 'shall I have him buried? Shall I have him cremated? What shall I do with his stuff? Shall I make a shrine of his bedroom? Shall I take it to the charity shop? Shall I throw it away? What do I do?' I was thinking all these things, and I made a promise to universal intelligence, ultimate intelligence, some people call it God, call it what you like. I made a promise to the ceiling of my office at five o'clock in the morning, '*Please, please*, allow my son to live. *Make* my son one of the children who beats this. And in return I will make use of all of my talents and all of my abilities to make sure that other children whose parents haven't got the abilities and the motivation and the drive that I have got, get their children through it just the same as Bobby.' And the promise was made. The deal was done. My son survived.

I had four hundred and fifty thousand pounds left over. I can't nick it myself. My wife would divorce me, my best mates would kick my head in and that promise I made to universal intelligence could come back and get my son. I wasn't prepared to take the risk over *any* amount of money and I'm still not now. So I decided I would use that money to set up Bobby's Fund and help these other kids. Bobby was in prime health; cancer had gone, fit as anything.

That was two years ago. Since then we've had a call centre and we have campaigns for other children around the country. The deal that we do with other parents is that we will find the money so that their child can have any and every treatment, wherever it is in the world, at whatever cost, whatever they feel is appropriate. We're supporting over seventy children. We only fundraise for the kids with a terminal diagnosis. If we get involved with the child fairly soon after diagnosis they do the same as Bobby did.

It's the most perverse thing, because the first part of my life I was extremely avaricious. But I've realised that all of the things that I thought were important aren't. And all of the things that I thought aren't important are. It was a real moment of revelation. All this trespassing against other people, treading on other people to get money – it's absolute bullshit. And the things that everybody else takes for granted, like a cuddle in bed with your son, are the things that have value. The love of your wife, which you can't put a price on. Not motorbikes, cars and big houses or expensive holidays.

Even though Bobby's only six, he's pretty good on anatomy. My plan in the great scheme of things is for Bobby to train as a medical doctor and then train as a naturopathic doctor then train in homeopathy. I would like him to become one of the most qualified, experienced, fully integrated doctors on the planet. And I want him to

run the fund once I retire – though I doubt I ever will retire. I will do this to the day I die because I don't see it as work.

We teach him at home because I don't want him eating bad chocolate and drinking Coca-Cola. He has his supplements to take all day. And because he is so precious to us we love having him at home all the time. It's not easy but the other thing I've realised through all this is that anything that's easy doesn't have any real value.

In my opinion now, the *only* good thing about money is its ability to help other people. I believe that all of the bad things that go on in the world are about money. Teenage knife crime in London ultimately comes down to money because it's gangs fighting between themselves. People being murdered by pharmaceutical companies, by chemical companies, is all about the money. People being made chronically ill by processed food is all about the money. Shareholder profit, expanding the market, creating a market is all about the money. The *love* of money truly is the root of evil, the love of money, not money itself. I can see that so clearly now because I was one of them.

For instance, people used to come into my garage with their car and they would say, 'How much is it going to cost, mate?' and I would look them in the eyes and think, 'Whatever I want to charge you. How much money have you got and how much can I get of it?' So the bills in my garage were directly proportionate to how much money I thought you had, not what the job cost. I met Jackie, my wife, when her car came for engine reconditioning. I charged her for a radiator she never had, a water pump she never had, a clock she never had. Ended up giving it back because she's my wife now! But that's what I used to do. A bloke comes into the garage with a car, doesn't know anything about cars. As far as I'm concerned, that's his fault for

not knowing anything about cars. He's a bloke! Should know about cars if you're a bloke! I used to ring everybody up before I went home, 'Yeah, hello, it's Kevin from Devon Diesels. Got your car in, looked at the cylinder head, can't recondition it. Normally we sell these cylinders for three nine-five but because you're having a full engine, I'll do it cheaper for you, for two hundred quid.' And they'd thank me! I'd do that on ten jobs and put two grand on the bills for that week before I went home. Go down the pub, have drink, thank you very much. Sit there with a big grin on my face. Thought that was totally acceptable.

Of course, I wonder if I have this karmic debt – for want of a better word. That's what this cancer thing was about. Because Bobby never suffered. The person who suffered was me. I suffered huge anguish, worry and stress, frantic to get it right and sort it out. I thought I might be a father in a thousand. I know now I'm a father in millions. I've been invited to speak about it all over the world because no one in the integrated cancer world has ever come across anyone who has employed such a fully integrated no-holds barred, no stone-unturned approach.

We send the families we help an organic vegetable box and unpasteurised organic goats milk every week and we pay for all their consultations and supplements. If dad's got to give up work we pay his salary. We've got a child over in the States right now having treatment that we're paying for. We've got two kids going over to a clinic in Spain, all funded by us. We'll send a driver in one of our vehicles to collect them from the door and take them all the way down to Spain. We don't put the kids on planes because of all the viruses and bacteria on aircraft. The sense of satisfaction I get from doing this work is truly phenomenal. I cannot put a price on it. *It's priceless*. Bobby – you go and do a pooh and I'll come along and do

the paperwork afterward. He used to have Hickman line going in his chest so he was never allowed to go to the toilet on his own.

We don't buy databases we phone directly from the phone book because it's a free resource. I'll see a Mr A. J. W. Watson, The Bower, Samson's Lane, Chippenham and I know I won't get bugger all off him. But Mr A. Smith, 22, Laburnum Grove, Gloucester will send us ten or twenty quid. It's the people who haven't got the money who give the money, and it's the people who could easily fund it in its entirety who give us bugger all. And it's always the people in the posh house who complain about being cold-called, who say, 'this is disgraceful! This is organised begging.' Well, if a kid's life is on the line, I'll be a beggar. I think that the thought process with people is, 'that could be my kid. Where would I get the money from?' The people who are wealthy go, 'if it was my child, I'd be able to afford it.' I had a discussion with a woman on Radio 5 Live who was saying cold calling was inappropriate and intruded into people's homes. I say if you don't want to be phoned up at home, don't have a phone! But I said to her, 'Could you put your hands on £250,000, if you needed to, to save your child's life?' and reluctantly she agreed that she could. I said, 'Well, there's your answer then.' That's why you object to being cold-called.' That's why we've been swooped on by The Gambling Commission today, because they've had complaints from people saying we're ringing them up and intruding into their homes. Yeah, yeah.

Look at that for a phone bill! £24,000 phone bill. Here's one for £14,000. Haven't paid a penny of it because BT are wankers and they don't deserve the money. I just don't pay them and they issue a county court judgement against me. Oh-err! Scary! Means you can't get credit, but guess what? I don't want credit. If banks give me any money, I just keep it! Look, banks have a bad debt provision every year, an

amount of money in their budget which says, 'That's how much we're going to lose in bad debt this year.' They are going to give that money away by definition. So I might as well have some of it. The reason the economy is in the shit is because banks are so greedy. Their directors have all got degrees, they're all supposed to be better bred and more intelligent than I am and if old Kev Wright can have one over on them, more power to my elbow!

The banks issue a county court judgement against me. Then the bailiffs come over and I show them a bit of paper, say, 'No. Not my house, mate. Get your van off my drive before I kill you with that baseball bat there, or that hammer.' The bailiffs shit themselves. I tell them they're all twats. I tell them to get a life, go and do a worthwhile job instead of taking single mums' tellies off them. I tell them to do something they can have a bit of pride in. They get home at night and the wife says 'Have you had a good day, darling?' 'Yeah, I took three single mums' tellies. I left her with her fridge, though, because I'm a really nice guy.' Which really means the fridge was worth nothing. Or 'I went and clamped some bloke's car today. He'd got over £400 outstanding in parking fees. Started at £30 and went up to £400.' Those people should all go off and die of cancer as far as I'm concerned. If they ever come over here I meet them with extreme violence."

CHAPTER TWO

Maxine Evans

‘I have more than £100,000, a bit less than £200,000’

I arrived at Maxine’s house in the evening and noticed the keys were in the front door. ‘We leave the key in the door all the time and we leave the front door open all the time,’ she said. ‘This town’s quite safe.’ We sat around the square dining room table, Maxine in her long T-shirt, dressed for bed.

“It’s very busy, by the park at the County Primary School and by The Farmer’s Arms. There are two of us. There are four roads we have to maintain. You’ve got to have eyes in the back of your head, people don’t realise. They think, ‘That’s a nice cushy job, standing out here for an hour, earning a good rate of money,’ but when you think about it, you’ve got people’s lives at risk. There are about three hundred children in the school and I cross them all. I wear a yellow, fluorescent jacket that’s waterproof and padded and then we’ve got a cotton one for the summer. I had no training whatsoever. You’re just given a coat and a stick and they say, ‘Here you are.’”

Sometimes we find that some kids run out towards the road – and they're not meant to do that! So we do what we're told to, which is if we can catch them in time, explain to them they're not meant to do that and that you're going to be having a word with the head and get their names and the head will act on it. Or if you don't speak to the child themselves you will go to the head and say, 'so and so child has crossed the road without us, they've actually gone into the middle of the road and there are cars coming and it's our job at risk. We could get the sack for that.' We play on it a bit, and then she has to have a word with the child.

If a car drives past us, or drives at us, we have to report it and the police will go round and give them a verbal warning or it could lead to other serious consequences! It has happened. I can't mention who it was. I took the number plate, went round to the police, explained to them what had happened and that I had witnesses. I happened to know the person. They said, 'Leave it to us, we'll sort it out.' The following night I had a phone call saying that the police had paid them a visit and they were extremely sorry for what they had done. So the police will back us up 100%.

I work from quarter-past eight to quarter-past nine and from quarter-to-three to quarter-to-four. It's called a lollipop school crossing patrol. It's quite a good job actually, don't get me wrong, you can think 'Wet. Oh, no, here we go again.' But if you think about it, it's a rewarding job, because you're actually crossing the kids, you're getting to meet people. You're out in the fresh air. And, yes, you do get a sense of, 'I've got authority here.' Say it has been raining or been bitterly cold, you're looking at the clock thinking, 'Home in five minutes. Nice. Hot. Cup o' tea.' There is that to look forward to. When it's cold and you're getting ill, you think, 'Oh, I wish I was in bed now.' But the parents, the staff at the school and the kids are so

appreciative of me being there, they're brilliant. They just say, 'Thank you, thank you.' And sometimes I will even say to the kids, 'Give me high five!' I try to go round to show them we're not nasty people, we're really down-to-earth.

I've had some funny moments. The lollipop stick's broken on me. I could have died! I put it down, I came back to cross, there's a car behind me, next thing, the big circle, wompf, on the floor! I just stood there and thought, 'Ah! How do I explain this to my boss.' I picked up the round circle, *chucked* it on the side of the pavement over there and I said, 'Cross!' and I stood there with my arms out and my friend, the other lollipop lady, looked at me and went, 'errr?' And they were laughing their heads off. I had no spare stick on me so I had to stop the traffic like a police officer. I left it to the school to 'phone my boss up and say that it had broken. 'S.O.S! Can we have another stick!'

I had an argument with a lorry driver once because he wanted to go the wrong way round the town. I stood there and had a standoff with him and my friend was standing there laughing, she couldn't believe I made him go all the way round. He built up a queue of traffic as well. The lorry driver said to me, 'What happens to me if I get stuck?' I said, 'you won't get stuck, if bigger lorries can get round, so can you! Move!' and he went off. I turned round to my friend and she said, 'You go, girl!' and I said, 'I will!' As he went round, she purposely stopped him as well!

Some parents do tend to cross their kids over the roads without us, but we have checked up on it and if they've going to cross their kids, they can't come back on us. If they do cross with us, if anything happened – touch wood, it hasn't – it can come back on us if it's our fault. We have had people being abusive to us. They get too het up, they just want to drop their children off and get to work. And it's not only the parents; some people think they've got the right of way and park where they're

not meant to, in the bus space. People think you can park on pavements but you can't. It comes under *Highways: the Rules of Parking and Path Rights*. You can get done for it.

I used to work in the supermarket. The supermarket knew me as a customer. They asked me, 'Would you like a job?' I was there six years. Could be five days a week, could be seven days if they were short staffed. I was reliable and I turned up. They'd get on the phone at seven o'clock in the morning, 'Sorry to disturb you, Maxine. Can you come in? Nobody's turned up.' My little boy would be fine, my mum and dad would have him. I would work until whatever time they needed me to. I wouldn't do work from five in the morning until eleven at night, or if I had to do that the manager would say, 'Go home for an hour and come back.' I would do it sometimes, only for the money! The supermarket's closed on Christmas Day, but the rest of the time you have to work. I got used to working on Boxing Day. They didn't pay extra for Boxing Day or for Sundays.

At the supermarket I used to go on the till, fill the shelves, make sure all the food was up to date. And do the newspapers if the other lady was off – check how many papers were left over, tie the papers up, do the magazines. I was mainly on the till because nobody wanted to do the till because they're stuck there for seven hours a time, and I was constantly there. When it comes to a comparison of wages, what I do now is better paid. In the supermarket I'd work twenty-six hours a week and got £400 a month. Now I'm doing sixteen hours a week and get £400 a month. I'm getting the same money now for ten hours less. It's a lot less stressful, the conditions are a lot better and there's thirteen weeks holiday – in the supermarket I only had four weeks. It was mainly women in the supermarket. Where I work now there is one school

crossing and you get to know the other County Council workers because you all wear the same colour jackets and you always greet one another and speak to one another.

If I won the lottery I'd buy a house of my own. But I would *never* give up work, because I'd get so bored. I'd probably give a bit to charity, a chosen charity, cancer, something like that. It all depends what I felt like at the time. Having suffered with two back complaints, I would probably try and give some money into helping people with back complaints. It's not a funny situation when you're in so much pain and you can't do anything. I'd still cross children because I enjoy doing it.

I feel sorry for people who are really poor. They haven't chosen to be poor. Maybe they've been unable to work, or they have been in work and been made redundant and haven't been able to get a job, they have tried and they are trying. I feel sorry for people who haven't been able to keep their house up and running because they've been unable to get a job. If I can spare the odd pound, I would give them something, as long as they spend it on the right things, like soup. There's one lad who lives in a bush near Aberystwyth. I've seen him wandering around – I think he has some problems. He used to live in a Mini. He doesn't want a council flat. The story goes there was a house fire and he got badly burnt and he's too scared to go back in a house now, so that's why he lives in a bush on a roundabout on the A44. Everybody knows him, they take no notice of him, they just keep driving. Mum and I have seen him outside the Salvation Army in Aberystwyth waiting to go in to have a bit of food. He doesn't harm anybody; he just carries on on his own. Don't do him any harm, and he doesn't do any harm. He hasn't chosen to live like that, that's no way to live, mustn't live like that.

I don't believe in getting into debt. Spend what you can afford, I've been taught that by my mum and dad. If I was in debt I would worry. I don't like owing

people money, I won't go into owing. I would probably lend money to people I knew would pay me back, four quid, but not more than that. If it's for a bar of chocolate for a kid and a mum hasn't got it, then I'll say, 'Oh, come here, here's 40p' and if they say, 'I'll pay it back,' I'll say, 'Don't be silly, it's only 40p for a bar of chocolate.' Three or four pounds I would expect to get back. And I give Jamie £2 a week pocket money – he's four. We put it in the bank at the beginning of every month. I want to teach him to save money, to spend it properly. Save it in a bank or the credit union – you get excellent interest in a credit union – then leave it alone just in case. I know banks can get robbed but it's more likely to be safe in a bank.

I've always lived at home. I think now perhaps I would like a house so I'm saving up. I'm putting money away in The Credit Union for the stuff that I'm getting for a new house, like a washing machine and sofa. I'm quite good at not going out and spending it on drink. I believe in spending it wisely. Whereas some of my friends go out drinking - they're out every weekend - I stay home. I've met them in the pub and they've gone, 'I've spent over a £100 a night on beer.' I thought, 'I can't understand spending that in a week on beer, let alone in a night.' I used to go out drinking when I was nineteen. I was working at two or three jobs but I still had savings. I made sure I kept X amount back to go into the bank once a week. I would probably have about £60 a week for the whole week and most of it would go in the bank. I have got a Micra for driving around, a good reliable car that you don't have to spend a lot of money on. I haven't spent hardly any money on it. I drive to Aberystwyth or Cardigan maybe once every two weeks if I want to go to Argos or Morrison's or if I need to buy some clothes in Tesco's or Marks.

I'm not going to buy a house now; I'm going to wait till the market falls. At the moment I'm single. Who knows, I might meet somebody whom I get along with

and they might have a house and I can move in with them and then I can continue saving. Then, on the other hand, I might not meet somebody and I might have to end up buying a house. I would like to meet someone. There is somebody I like: I *think* he likes me. He has a house. I have more than £100,000, a bit less than £200,000, I'm not sure exactly. I'm not very good with figures because of my dyslexia. I'll be able to buy a house in the next five years. I don't know if I'll need a mortgage. I don't know if I want a house or a flat or a bungalow. I don't keep accounts; I just go into the bank every week. I used to have a cash point card but I don't use the cash point. I've got this thing about cash point machines. It's not that I would spend it all. I've got O.C.D. – Obsessive Compulsive Disorder. If I used a cash point something could happen, it would be dirty. It's not that I would spend it all. I don't use cash points at all.

I'm thirty. I've done everything I wanted to do in my life. I've done a lot of horse riding. I used to help in the stables: I would come home stinking, I couldn't smell it on me, the rest of the family could! I've been in Young Farmers, which was good. I was younger then. I'd like to live in this town and stay working as a school crossing patrol. I'll keep going at this job for a while; I really enjoy it. This is the best job I've ever had.”

CHAPTER THREE

Michael Landy

‘I went through three or four years looking at how I could destroy all my worldly belongings’

I’d contacted Michael because he had publicly destroyed everything he owned. His studio and office are behind an inconspicuous grey door in the east end of London.

His office was painted a pristine white and was so minimalist there wasn’t even a hook in the wall so Michael laid my coat on the stairs. He sat on the wooden bench in his office, leaning on the table and he talked about destroying all his possessions.

“The idea came about because for the first time in my life I was ahead and I had some money. I had my Saab, I had some suits and I had my things – stuff, kitchenware – and I suddenly thought, how could I really mess this up for myself? And that’s how Breakdown came about, with me destroying my worldly belongings. The name, Breakdown, suggested having some kind of mental breakdown as well, which I wasn’t having, but it played on both aspects of the title.

I went through three or four years looking at how I could destroy all my worldly belongings. People have fires and lose everything in all sorts of unexpected ways but I made a conscious decision to do this. Any artist could have done it. At the time I was well versed in consumerism so I talked about Breakdown being an examination of consumerism, *literally* an examination of consumerism where you take the whole object apart, as a child would who wants to know how things work. I thought somehow taking consumerism apart would help me understand it at least a bit better. Quite a lot of people were upset because I could have given the stuff away or recycled it but I said it was my decision, I said it was the ultimate consumer choice – because as consumers we’re all given choices. Some people phoned up and said, ‘You could always give your archive to me, you don’t have to destroy it.’ But that’s what I wanted to do because I was a man obsessed at that point.

We did it in the old C&A in Oxford Street and people came in and watched us. It was a fantastic place to do it because Oxford Street is a Mecca to consumerism. And it was just after Christmas when everyone has had their fill so it was an interesting time. C&A had recently shut down and we had a lot of old-age pensioners trying to bring back the goods they’d bought over Christmas, so we had to deal with them. It wasn’t a rarefied art event because anyone could come in. People walked in and thought it was a new way of selling things because from the outside it still looked like a shop. Once they came in there were leaflets to let people know what was going on. It was a little bubble on Oxford Street for two weeks.

My friend, Clive, wrote the procedural guidelines for Breakdown. Clive’s guidelines were based on a recycling system or a reclamation facility where everything is broken down into its material parts, although we weren’t recycling anything, we were destroying it. There were 7,227 objects to destroy, ranging from

cars to love letters to books to tape recorders to video recorders. I was completely unaware of how much stuff I had until Clive made a list. Then he had to catalogue everything, so even those weird little things you have in the cupboard that has broken off something – all those bizarre things you don't think of – everything had to have a name.

We arranged my possessions into sections so *A* was for *Art*, *K* was for *Kitchen*, *L* was for *Leisure*, *P* was for *Personal*. So we catalogued things like, '*Letter, date 10th March 1976,*' and, '*Postcard of two-wheeled shopping trolley and dog outside Iceland supermarket, Commercial Road.*' *C* was for *Clothes*: '*Paul Smith, single black cotton sock, once owned by Ian Davenport.*' I was rather fashionable then! '*Dark blue lamb's wool polo neck,*' and so on. *R* was for *Reading Material*, which included books but also very mundane things as well like '*Magic T-shirt washing machine instructions for how to put a transfer on a T-shirt.*' *Reading* was the biggest section, from normal books to instruction manuals and all sort of different correspondence. I don't know why, but I had a load of parking tickets. I was at an age where I'd get parking tickets and I couldn't be bothered to pay them for ages – I must have been a bit lackadaisical in my life! We also had ridiculous things like empty boxes. We literally had to catalogue every bit of fluff: '*Big, yellow disposable bag.*' '*200 ml bottle of Tipp-Ex, white,*' and wrap it. The things I possessed were not that different from anyone else's, they were universal in a way. I didn't own my own house or flat at the time, which would have been difficult, that would have been quite a thing to destroy.

Clive told Art Angel it would take about a week to write the procedural guidelines and it went on for a year – he got that a bit wrong! He knew my possessions better than I did because he was going through everything. It was very

forensic. He was in some storage facility, taking everything apart. Everything would go in a bag, which would be electronically tagged and given a number, like E100, and then it would turn up at C&A on a conveyor belt. There was a 100 meter conveyor belt going round with twelve people – my operatives, as I called them – working on the project. They were destroying things in front of people. The operatives would take something from one of the four bays and go to a computer, log it in and then they'd break it down into its particular parts. They wouldn't just get a big club hammer and hit and bash something, it would have to be unscrewed. They had our procedural guidelines and they'd break everything down into its material parts. Things would be going round on conveyor belts as objects. You'd see another tray where things would be broken down into much smaller pieces and other things would be turned into fluff.

Apart from my Dad's coat, there was nothing that was particularly hard to destroy because once I'd decided to do it, I was in for the duration. My dad's overcoat was difficult to destroy. He had had a serious industrial accident back in the seventies and my mum had bought him this coat just before the accident so it was a rites of passage thing. I don't think he ever wore it but when it was in the tray – he gave me the coat because it was too big and heavy for him to wear – it felt like a body and I felt somehow I'd jinx him. We had my record collection and we played music so that made the whole event jollier. The love letters got passed round, people would read those and have a laugh! A lot of it was very cruel but I just had to pass it all off, even though I had paranoid moments. It was embarrassing but that's how consumerism wants you to feel, unworthy, that the things you own are inferior and not up to date. Some of my underwear was in a really poor state of repair! And when people were taking apart some of the furniture, you could see how badly made it was. There were photographs of people I hadn't seen for years. My teddy got it as well. I was dealing

with lots of different kinds of possessions and with lots of different value systems. There were certain things that had intrinsic monetary value, like my car. Then I had love letters and my art works, which had a different kind of value.

I did destroy an artwork by Damien Hirst. When I was destroying the Gary Hume painting we had this German film crew filming us. I was scraping away at the paint and I remember smelling oil paint as the flamethrower was burning off the paint on the board. The bizarre thing about Gary's painting was that he had heard that I was going to destroy everything and so he'd given me one of his paintings. Then he suddenly got worried and said, 'Mickey, could I borrow that painting back?' I said, 'Yeah,' and apparently he gave me another painting that wasn't as good – but you wouldn't be able to tell the difference. He gave me an inferior painting because he was going to base a whole new series of paintings on the original painting. But he was so touched by the whole thing that further into the event he decided to give me the original painting anyway. I guess he thought it was very generous of me to destroy all my worldly belongings in front of people. Perhaps he felt mean so he gave me the original painting back, which must have been worth about thirty grand. Simon Patterson, though, was very upset with me. We had done an artist's swap. He gave me a painting called Mohammed Ali because my dad was a big boxing fan and we used to watch Mohammed Ali fight. Simon was quite upset; he didn't speak to me for a long time afterwards. He'd given the painting to me, because he didn't expect me to destroy it!

I didn't actually destroy money, or not very much money. I shut down my bank accounts and withdrew all my money, weirdly enough, to buy things to destroy because I thought, 'It's not very visual destroying money.' It's illegal as well. It was better to buy a fridge-freezer and destroy that. I was worried we would run out of

things to destroy and I thought, 'That's not going to look very good.' People had certain expectations. They felt strongly that we should destroy everything I owned because that was the idea. Suddenly it became an aim so I used my money to buy fridge-freezers and spent all the money in my bank account. I didn't want to disappoint the public; they would be all excited and I'd have had to tell them, 'Today we've run out of things to destroy. Clive's nipped out and is coming back with some DVD's and things from Dixon's.' I couldn't say how much Breakdown cost, I've no idea.

I thought Breakdown would have some sort of profound effect on my operatives but they were buying stuff on Oxford Street and I was asking, 'Haven't you learned anything from this? And they were saying, 'Bollocks!' I also thought Breakdown would be shut down or someone would say, 'You shouldn't be allowed to do this.' The German film company said, 'Only in England would you be allowed to do this.' We slipped though the net basically. I was surprised we got away with it. I thought the Health and Safety people would shut us down because destroying cars and freezers is probably not such a good idea. You probably need some sort of certificates. And people who came wanted to talk about it, immediately. They were intrigued and fascinated about why I would want to give up my belongings, whether it was for art's sake or not. My possessions became their possessions in a way, because my stuff isn't that much different from anybody else's. People were quite upset when bits fell off the container onto the floor, concerned that we weren't looking after the bits properly. Then we had people coming in once a day and seeing how far we'd got.

I wasn't saying for everybody else to go and destroy their belongings. I just wanted people to experience me doing it and to take that experience away with them.

I did have a lot of stuff stolen. Some people who are in the art world thought it very funny to steal things, 'before he destroys them.' It had some sort of kudos. A lot was stolen, especially at the private view because we didn't have enough security. Some things were already in bags on trays going around on a conveyor belt before being destroyed so people were just dipping in and helping themselves. Oxford Street shops lose millions of pounds every year because of people stealing things and it was the same with us. Someone tried to steal a Chris Ofili painting. The guy said to Clive, 'He doesn't want it anymore so I want it,' and Clive said, 'No, you can't have it,' so it turned into a bit of a tug of war, but Clive got it back.

It was what I imagine it might be like at my funeral or to witness my death. People turned up that I hadn't seen for years, which was unexpected. I was a bit paranoid at times. I had lots of moments of feeling sad. At the end of the day everybody went down the pub and we all talked about what had happened and we were a bit shell shocked. It was very emotionally draining. At moments I'd go and hide or have a cigarette. That's one thing I didn't give up, smoking: I have now, but I didn't at the time. After a while I got used to destroying stuff in front of people and in no time at all it was somehow quite normal: 'I'm on the Central Line going to work to destroy all my worldly belongings.' I wasn't sad in that I'd got to see my artwork in motion and got to experience it for those two weeks. For me that was a magnificent experience.

At the end of the two weeks I had nothing apart from a boiler suit and some boots, which were given to me by Art Angel. I was going to Spain straight afterwards for a group exhibition so I had to go and get myself a replica birth certificate—because I'd destroyed my birth certificate. And I had to get a new passport when I had a perfectly good passport a couple of weeks before that. I didn't have any money

either. I can't remember how I got money; I think my girlfriend helped me out. There were boring things like I had to buy a toothbrush again and only five minutes ago I was destroying my toothbrush. I was a bit paranoid about people seeing me shopping – 'Excuse me, weren't you that bloke who was destroying all his stuff ten minutes ago?' Not that I was popping off to Oxford Street every five minutes to buy things I needed. My friend Carson bought me some clothes, which was kind of him.

I felt freer, most definitely. Somehow all that stuff bogs you down. More people should get rid of all their possessions. I should have offered it as some sort of service! I felt reborn afterwards, in some respects. Because it was so extreme it was like a full stop. I could be whatever I wanted but in the end I went back to wearing blue, which is my favourite colour. I could have played with the whole idea and become a completely different person, but no. A year or two later, somebody said, 'You still have your name.' It hadn't even crossed my mind that I should have destroyed my name somehow as well. I did destroy my birth certificate so I could have changed my name, even though I quite like Michael Landy. It was a good point to make. And I didn't destroy my body, which some people do. But Breakdown wasn't born out of any dissatisfaction about my life or about being an artist. I spoke to an Israeli journalist afterwards and he said, 'If you'd had a Jewish mother you'd never have got away with this, no way it was ever going to happen.' I was making myself poor, but at the same time – as an artist – I was a lot better off because I became more known. I knew I'd always be known as the man who destroyed everything and I'd always have that legacy. I got in trouble with the Inland Revenue because I'm self-employed and I was supposed to keep all my records for five years afterward. I randomly came up on their computer for a tax inspection. I told the man in the tax office I didn't have any records because I'd destroyed everything and then,

bizarrely, he looked up my name on the internet and he looked into it. He said he could have fined me for every year I'd destroyed all my records but decided on this occasion to let me off.

Breakdown changed me as a consumer in that I'd never want to end up with 7,227 items ever again in my whole life. My possessions are containable now: I don't have any stuff in storage, I *hate* having stuff about. I hate having my own artworks about. You walk into my studio and all I have is the stuff I'm working on at the moment, I don't have anything else. It's just how it is now. I tried as close as I could to destroy everything, but it was an exercise in futility. It was just a drop in the ocean when you think of the amount of things we consume. Most of the things I would have thrown away after about fifteen, twenty years anyway. By the end, everything was shredded and granulated. We had all the shredded stuff in a back room and I had to get it all out for the public because people expected to see it, they wanted to see it to make sure it was authentic. Everything got pulverised and then went to landfill in Essex. I didn't keep anything – no pellets. The car wouldn't breakdown into pellets; it was more shredded bits. Dave Nut, the Saab mechanic who destroyed my Saab 900, kept bits of the car, unbeknownst to me. He's a Buddhist so he put some of the shredded bits under a sacred tree in India. He sprinkled it there. I guess it's some sort of rebirth. I guess people like to keep souvenirs of an event.

I was thinking about asking an art collector to commission me to destroy all their worldly belongings. That would be really good because the collector would have some really decent stuff to destroy, rather than my rubbish, as some people called it. But it would be good to have a collector's art collection to destroy one day. They'd be a lot of people at the private view; we'd have to have proper security.”

CHAPTER FOUR

Stella

‘It was just mind-blowing when I got paid, to have that much money in one session’

I got Stella’s phone number from The English Collective for Prostitution – which I felt was a very elegant name for an organisation – and Stella agreed to meet me outside Barclay’s Bank in Kentish Town. She is an extremely elegant woman in her forties with beautiful skin and a slow walk, though there was, I felt, a sadness to her. We had misunderstood each other in our initial telephone conversations: I thought I would be taping the interview but Stella asked that her interview wasn’t recorded. We decided that I would write down what Stella said. We sat upstairs in a quiet café and I wrote like Billy-o while Stella talked slowly and at the end of the interview, as agreed, I paid her £50 in cash.

“You want to know, I suppose, how I started working. Both my parents were from America and my mother is originally from Brazil. My grandmother lived on a farm and she supplemented her income doing domestic work in the city as a cook and a maid. I always saw my grandmother working very hard and that was always my earliest impression – how hard women had to work. My gran was very determined to be independent and not to suffer at the hand of a partner or another man. Once she had just packed up the home and took the children and disappeared to another place. I remember her saying to me when I was little, ‘black men and white men are as bad as each other.’ Obviously our family was mixed race.

When I was growing up we had food and a roof over our head but our dad was very stingy, a hoarder of money. When my mum went out to work the quality of our life really improved. My mum’s wages were low but she really put every penny she earned into us – her children. She even bought a car so we wouldn’t depend on our dad to take us out. And I think that’s what women do, whether its straight jobs or sex work, women’s main focus is to improve the lot of their children and their loved ones.

I started to work in prostitution in my thirties. I separated from my husband and then he wanted to move to another country to further his teaching career. I really didn’t want to go. I’m an immigrant in this country so when my marriage ended I found myself in an unfamiliar country with no family. I was on the brink of being homeless and I was really in crisis and I can remember walking the streets and not knowing what to do and where to turn. I tried different jobs, I worked in several bookshops and did a little admin job and at one point I was even doing catering. I had to be up and out at five in the morning to start at seven and it was very heavy work with a lot of lifting and it was really gruelling. I remember thinking, ‘there's got to be something better.’

I had a friend who was very caring and helpful and I never knew how she had got her money – I thought it was from a divorce settlement and one day she told me she was working. So my friend helped me and she gave me some of her clothes because you have to dress the part. She suggested a couple of clients who she knew were easy, who wouldn't make a lot of demands – you're always worried about violence, especially from clients you've never met before – so she knew I'd be safe. She was really helpful. It was just mind-blowing when I got paid, to have that much money in one session. It was the amount of money I would have earned in one whole week.

For a session of about an hour it's between £120 to £150, depending on how far away the client is. I'm paid only in cash and never take cheques because that's never worked out well. And then there are extras. If a person wants extras – and you can imagine what they are – I charge for extra, depending on what the client wants. It's £180 for everything. It's flexible depending on the client and there are some men who are difficult and I don't particularly like them or are arrogant so I might just do the basic. It's up to me – every woman provides the service she wants to provide.

It's not like a prostitute woman is bought lock stock and barrel. First of all if I don't like the client I can refuse. In the middle of the session I can say, 'I don't do that but I do do that,' or, 'I can do that but it would cost you extra,' so I negotiate in the process of doing the job. You know what men are like and what you can imagine some men want, for example – anal sex. What prostitute women do is no different to what other women do – and a lot of women say no to anal sex, some women do it and some don't. There may be something a prostitute woman doesn't like doing but if the man is kind or likable for whatever reason or maybe he's a regular client and he's paying well, then I go, 'Alright, I can do that.' It's our choice. We always decide

what sex act we will do. Just like anyone else. It's like being a hairdresser – there may be clients who are very demanding. If I know that person will give you a very hard time I would say – I just gracefully decline. And there's no kissing. There are a lot of men who like to be whipped or spanked and there's one who likes his back to be whipped and he lines up a ruler, a stick and a whip on a towel in order of severity and he wants to be beaten until he's raw. Clients like that are more work than straight sex because they're so particular. They want to be beaten up to a certain point. They are controlling and demanding and are quite hard to satisfy. I can be there for two hours just beating him. It's hard work.

I've been doing it for fifteen or sixteen years and I earn about the average salary. I have to balance overheads with what I spend. It's not just sex work, like any other job I have to prepare my clothes. If I have to drive I need to check the route or book someone to drive me. I have to make all the arrangements. The client may be forty-five minutes away and I can spend two hours travelling. And when I get back I have to wind down and unpack my bag and then pack condoms for the next day. There's running a car, its upkeep and petrol. Putting adverts in magazines – a lot of women now have a website. About three quarters of the women I know are mothers and have to arrange childcare. Then there's having to hide what you do. Also, every prostitute woman has got some kind of security system that's part of her plan. Maybe you phone someone who will have the address of where you're going. Or you go and visit people in their homes or in a hotel. In the early days I would work with other women and we would drive each other to a job and one person would wait outside and then we split the money or share a part of the money. It's a reassurance you have someone waiting and know that person will come. But it's not easy money – there is a perception that prostitution is easy money, but it's hard work. We're in a depression

and the economic crisis and even women who have left prostitution are going back to make ends meet because of economic hardships. All this is made much worse by legislation. It's not illegal to exchange sex for money but everything you do to find clients – soliciting – is a crime. You can get seven to fourteen years in prison.

The most I ever made is £1,000 in a night, but that's unusual. Maybe I've done four in a night but I was younger then, I had more energy and I was more driven. I used to run around all over and I would work five nights sometimes. It's just so amazing to have that much money in your hands, it's very exciting. Some nights now I only have one client – I might do two, depends on where they are – one in the West End, one in Hendon. And I only work three nights a week. As I've got older I've got regulars, a prostitute woman can often get by with the regulars. When I have someone new it's stressful. But as I get older – I'm in my mid-forties – I get tired of going out because it's my time: I'm continually weighing up my time against the money. A few years ago I did a part-time English literature degree. I'd always wanted to do one. There were no grants available but because I was working I could afford to do it. I stopped working late at night because I wanted to be able to study and to attend classes and if I was working late I couldn't concentrate. That was when I started to scale back.

There are a lot of myths and stereotypes and misinformation about why women are prostitute women. We're not living a Belle de Jour lifestyle. I have a friend who was so broke that she couldn't put the heating on because she couldn't pay the bills and she would put the children in bed to keep warm and counted every penny. And her children were basically living on bread and jam. She had a horrifically violent partner who she had to escape from and she started to work in the street to get away from the man – which she did do. So she turned to prostitution to

make a life for herself. And her child had very severe physical and mental disabilities. And what's extraordinary is she's a woman who's come up with no money and a very harsh background and she works and now her child has a nanny. She really has made it possible for her daughter to do all the activities most children without disabilities do. Most teenagers with a disability would not be able to go abroad to a sports match in another country. She has a carer that goes away with the daughter so her daughter can have the same experience other teenagers have. I think that woman is really remarkable. She has used prostitution to transform her life and that of her daughter's. But women like that hardly ever get any recognition. And I think this is going on all the time all over the world, not just in this country, that sex workers are keeping their families going.

In my own case my brother fell ill with cancer. I'm the oldest girl in the family and it's unspoken, but I'm one of the carers. I went home for five months. But I could just pack up and go home to America because I had enough money to leave and there are very few jobs that would be willing to give you indefinite leave. No one in my family knows. I come from a Christian family. I was very close to my sister and she didn't know. She wouldn't have been judgemental but she would have been very, very worried. Other members of my family would be horrified. And I could come back and go to work and I wouldn't be destitute. There are very few jobs with that kind of flexibility for that money, where you can work a few hours a week, or certain hours of the week. Some women only work around lunchtime or during term time. The other reason women start working is to get out of debt with a loan shark. How do you pay that loan back? I have a friend in the south of England and her husband lost his job and they got into terrible debt. They were about to lose their

house and she wanted to keep the house, and that's very, very common. Women will have sex to pay the landlord.

Sex workers are the same as other women and I think other women know that. Every woman has had some offer I think whether she's a secretary and it's her boss or she's working in Tesco. We've all had some offer to make money from sex. And it's just sex- it's not something mysterious or outside of other people's experience. We're just women like other women. We're not ashamed of what we do. It's selling sex – it's not hurting anyone. It's consenting sex, but there is a stigma.

At least I come home and have a bath and it's all over with. Some people sell their minds, other people sell some horrible thing they've made and somebody purchases it and it is sold and people all over the world are destroyed. There are the bankers who have crashed the economy, ruined people's lives and how is that more respectable than selling sex? And there are people hurting and killing people and why is an army soldier who kills better than someone selling sex and not hurting anyone? These politicians – now everyone sees they just steal and live well and even watch porn off public money. And yet they look down on us. The prostitute women hear politicians say they haven't got money for this and that but very often prostitute women have seen it – seen the man and what they spend it on. They know they have it. We have a lot to say about what needs to change. Prostitute women are often cleverer than bankers, the people running the hedge funds, the politicians, and just because we're not high position doesn't mean prostitute women don't have a huge experience, and huge compassions.

What other options are there? It's not easy for women who have come up and haven't had training, haven't had the opportunity, don't have friends in high places to help them find a position in life. There are millions of women who don't have these

opportunities in life. What are they offering us if they don't want us to be in prostitution? And everybody knows women get low wages, always lower than men's wages.

Men have more money. They generally have high earnings. Even men who are not well paid have more money than the women around them – their wife, their mother, their sisters – and they have less responsibility because generally they tend not to do caring work or the day-to-day childcare or look after elderly relatives or sick people, that kind of work is nearly always done by women. So men have more time and money and tend to spend it on themselves. The higher up in society, the more money a man will have – and the more they spend it on themselves. A woman might have her hair done whereas a man will pay for sex. For a lot of men it's like stress relief. Sometimes they will even call it stress relief. It's not that men are having wonderful lives – men are overworked, badly treated, frustrated – but they do have a bit more money and often how they spend it is on – for want of a better word – stress relief. Men are used to getting serviced from women and sex services are part of this. They are used to being pampered, soothed, fed and their egos boosted. If they lose their job or have a setback they are used to getting caring from women and sexual services is just one of those ways women keep men going.

The only difference with prostitute women is we make men pay for it and we put a deadline of an hour and then it's over. That's why people in authority are so unfriendly and hurtful to prostitute women because what we do is to put a limit on the cash and the services we provide. We can say no to being paid for, we can say no to rape, no to abuse, no to bad housing, because we have the money to get on on our own. And we can say no to a lot of things and that infuriates them that a woman can say no.

Part of the job, though, is making myself amenable and charming. The client might want to talk a bit about their children or their family or their job or their health. Some people have had a health scare. That's one of the things you learn or have to learn, to talk to all different people. It's being amenable and charming and listening and talking to people from very different walks of life. Those are very useful life skills. There are a lot of skills involved. Prostitute women often make fantastic youth workers, carers or social workers because they're broadminded and not judgemental but if you have a conviction for prostitution, you're barred from that kind of job – even though the woman is really skilled and hard working. My friend with the disabled daughter does voluntary work and they have offered her a paid job several times at a community project but she can't take that job because she knows her prosecution for prostitution will come up and she won't get the job. She's also very highly thought of and if they find out she is a prostitute woman it will destroy the relationships she has. This is what prostitute women are facing.

When I was nineteen I went to a college for a year and the landlord would pester the women for sex. There were four of us and we discussed it together. One woman decided to have sex with the landlord to raise the train fare to go and see her pregnant sister on the other side of the country. It was the first time someone had been very up front about the fact that they were going to sell sex. I was from a Christian family. I was shocked. But on another level I knew what she was doing made perfect sense and was familiar to me because I had had similar offers from other men. Even though I was acting shocked, I wasn't shocked and I knew that women must be making that kind of calculation all the time. People who claim to be morally outraged by prostitution know it's happening all the time – it's everywhere because of the world we live in, where women have so little money and so many

women are constantly worrying about people we care for, about their health, their security, their options for the future, their housing. We're constantly looking for reasons to encourage and improve their lives for the better and prostitution is one of the ways we have access to that, especially for immigrants. One woman I know fled here from Somalia with her child and she was living in a hotel and they weren't giving her any money. Food, everything, was exchanged for coupons, not money, which could only be spent in a particular shop and the woman would be exchanging sex for food, nappies and basic things, and this is in this country, which is very rich, because they weren't letting them have any cash. That's the reality – the money women make from prostitution really enables us to better and transform our own lives and the lives of our children and our families.”

CHAPTER FIVE

Rakesh

‘There is no way out of getting out of paying’

I met Rakesh in his hotel room. It had taken a while to arrange the interview as he was uncertain what I would ask him and if he would be able to remain anonymous. He was tall, slender and probably in his early thirties. He wanted to talk, but he was also wary of revealing any details that could make him traceable. It was a swift interview – he fitted me in between appointments. His older, more experienced colleague sat in on the interview to check nothing incriminating was said. We sat in the warm hotel room; outside it was a cold December evening.

“Okay... the job started in the Middle Ages when the bailiff – or bailiwick as they were called in old English – was appointed by a landowner in the pursuit of non-payment of rent. The bailiff had the right to take away all goods of those who owed rent and to remove people from the property forthwith and turn them out into the

cold. That's why bailiffs had a terrible name in those days because although they were officially appointed they were virtually thugs.

People still have misconceptions about bailiffs. Me and my colleague are both certificated bailiffs. We are not debt collectors and we only do calls if we have a liability order, which is handed to us from the council for non-payment of council tax or business rates. All the paperwork is accredited by the court, on behalf of the council. We are then appointed to do *exactly* what they want us to do, which is either a) to collect the outstanding amount, or b) if it's not forthcoming, to levy distress of goods, i.e. make a list of all goods in the house, which can be removed and sold at auction. Part of that money, or all of it, goes against the outstanding debt.

Before it even gets to us, people have had at least two reminders from the council and a summons from the court. When we arrive at eight out of ten houses we know they have had the summons. We will go and see them and they will say to us, 'well, I didn't have the summons.' And we say to them, 'Look, we can't get involved. We know for a fact you have been sent them from court.' 'Well, okay, but we haven't received them. As far as the council's concerned they don't have to use recorded delivery, just normal post.' The dispute is a smokescreen; they're trying to buy time or sympathy. Been doing the job seven and a half years and I would imagine it's happened once that someone actually said, 'You know what, I've received it and I'm sorry I haven't got to sorting it out.' It's very rare for people to be able to admit, to be honest and true to the situation they're in. We hear the same thing every day exactly. We could write the script for them.

You get the people who don't want to pay, the people who can't pay, the people who forget to pay and the people who think of it as a game who say, 'we've been waiting for you. You've caught up with us.' If it's a poverty stricken case we

have a bit of discretion as to how much time we will give them to find the money; single parents, old age pensioners. We're a bit of a social worker. We sit down with them and look at their figures, rather than going down the removal route. And there's a lot of poverty out there. A lot of people are struggling, they have no carpets – that's normal. There are also some that don't care. I've seen people spit on their floors. I've seen open nappies and dog muck on the carpet and babies crawling through it. There's a difference between poverty and *choosing* to live like that. It's a life-style choice. Some people would rather have drugs, pubs and betting, than put food on the table. They have *no* moral fibre at all. Often there *is* money, they've got a flash car outside the front of their house and they probably take foreign holidays, more than we do, but they don't – won't – prioritise, as they should do.

We lose all sympathy for people when we *know* they shouldn't be getting incapacity benefit. We see grown men on incapacity benefit who are in better shape than us, sitting there. We can't be rude and disrespectful and say to them, 'there's nothing wrong with you,' but you can tell. The amount of people who say to us, 'There's no point us going to work because we would earn less if we did.' They don't care about money. Their priorities are totally different; they'd rather have the catalogues. They love the catalogues. And there's me and my colleague, we got up at quarter to six today and we're still working now and the time is half past six in the evening and we've got a job to do at seven o'clock. So when we're trying to provide for *our* families and do our best then our sympathy goes out the window for those types of people. Doing this job, I've learned not to live beyond my means – but I'm the worst. I spend money like water. But the amount of times I go in a house and I'm thinking, 'you've got Skye TV, I haven't got Skye TV. The reason I haven't got Skye is because I pay my council tax.' Because the last thing I want is a bailiff knocking. I

wouldn't want the shame of it. But some people don't care, I'm sure we could turn up – we don't – with a van with '*BAILIFF*' written on the side. Whereas other people would be mortified. You also get the person who tries extremely hard to make ends meet and hasn't and I find it's those people in relatively nice roads who are more embarrassed, whereas your solicitors are more like, 'How dare you come knocking on my door?'

If you went in there giving it, 'I'm a bailiff. You need to pay,' you're walking into a situation. If you don't have respect for people, people don't have respect for you. And then before you know it, you have the police out – some people want that. Some people are quite happy to call the police out. Now the law is, a bailiff is never deemed to be trespassing when he's working in England and Wales. So when we're in someone's house and they say, 'you have to get out! You've not got any legal right to be here,' we have, otherwise we wouldn't be there. Sometimes the police attend. We have a good relationship with the police because at the end of the day, the police know we're doing our job and we're collecting the money that will pay their wages. They're very supportive.

A lot of people who come into the job of a bailiff think it's about being hard on people, and it's not. It's knowing when to stand your ground. I do have to say to a chap who's twice the size of me, 'I'm sorry; I'm not going to walk away. I'm not leaving your house. You can set your dog on me, you can do what you like, we're staying in until this is resolved.' Sometimes we come out and think, 'my God! That was close.' But that's your skill of controlling the situation. You may find a big chap will start effing and blinding and shouting at you and you have to calm him down and get him onto a level where he's thinking, 'Right, okay, they're trying to help,' so he's

rational. That's *my* job as bailiff; you can bring people up, bring people down and level people out. You can fight fire with fire but it doesn't help anyone.

But the job is changing and we've noticed it in the last five years, it's become more violent with the threats. The younger people have less respect for the system. And they have *no* means – or don't want to find the means – of paying. They pay the rent to keep the roof over their heads, but they *don't* pay the council tax. There are scallies everywhere. I could potentially fall out with everybody. It's all dependent on your attitude. We hear of colleagues and we think, 'what an idiot! He's had a fight, he's had a row.' This job takes patience. We have to take a *lot* of flak. The abuse is incredible. Verbal abuse. Oh! 'You are wasters. You are degenerates.' That all has to go over my head. We get the swearing, and it can be racial, it can be, 'Why you come knocking on my door? Why don't you go in that house and get those blacks? What about those Pakis?' We get to the raw roots of what the country's about. And women kick off more than men. If it's a Muslim family, then in general it will be the man who deals with us. Eastern European men are more dominant too. But with the white English, the women will take the reins. The women hold the purse strings. Nine times out of ten, the man won't even know there's a debt. Or if he does know, he's too frightened to say anything. Eventually she'll turn around to the husband and say, 'I've had enough.' And he'll say, 'What's going on?' He's just sitting there in his chair, not working.

Then there are the rich that think they're above you, they think. 'Oh... I refuse to deal with a bailiff, you're beneath me.' I meet solicitors, doctors, teachers, all these people who are in professions, especially solicitors who think they know the law better than me. But then my next call I can meet the scally down the road who's a bit of a bag head – a druggie – who wants to fight me rather than pay me. I have to be

able to mix and match the way I act, I have to be able to roll with both types of people. I say, 'Come on, don't be silly, it's your council tax, it's got to be paid, it's your business rates; it's got to be paid. Us falling out is going to do you no favours it's going to end up costing you more money,' and by the end of it they normally apologise, to be fair to them. If they're apologetic, we usually get the call, 'Look, I'm sorry for how I acted, you can understand,' and I say, 'I do understand because it's obviously a sensitive issue that you're going through.' I kid you not, I've had people call me up and they've *thanked* me. They've said, 'Thank you so much for not letting the situation get out of control.' There is a lot of job satisfaction, especially when you know you've done the job right and helped someone through a rough time and they've come out the other side. There's no bully element there.

It's a terrible shame when we remove goods from somebody's house, it's very emotive. We can say to them, 'we can give you a week to get this money together.' If after that week, they don't pay the money, we have every legal right to go back – *without* them being there – and remove things. We use a locksmith. It's all done professionally. It's scary at the moment because there are genuine people now who have no way of paying. Their jobs have gone. Debt is rising. It's scary times. But there are also professional debtors – people who think they can play the system. And for a period of time they can play the system but a council tax debt always follows you. Sometimes, we've followed them for seven years over different properties. There is no way out of getting out of paying.

We try *not* to remove things because of the hardship it causes and because nine times out of ten the value of the goods will not cover the debt. If somebody says, 'I've just paid a £1,000 for my TV,' we say, 'It's worth £100 at auction. It's ten percent.' We explain to them the cost of the auctioneer, of the bailiff having to do the

removal and for storage costs. Our bill could be as low as £150. But to attend and get a van out can mount up considerably. If somebody has a £1,000 debt we've got to remove £10,000 worth of goods because we're only getting 10% of the value. We'd have to clear the house three times over. Often they will say to us, 'you know what, you can remove this stuff because it's worth absolutely nothing.' But we will still remove it because we *have* to regain some of the money back for the council.

The law of the land now is that debtors don't go to prison. When they do it's a headline: '*65-year-old granny goes to court.*' Some of the young people have no fear of the courts or of going to prison. No, I can't say the names of the towns we work in. And we don't talk about how we get paid. The STOP button on the tape recorder, where is it?"

CHAPTER SIX

Sister Sheila.

‘I renounce forever the world and its possessions’

Sister Shelia sat on the edge of the armchair in the convent guesthouse, often gathering her prayer rope – a string belt – into her hands. ‘I’ve got quite a soft voice, it doesn’t tape very well,’ she said. She spends much of her time in silence and I had a sense that it was rare for her to have a long conversation. Her skin is very pale and smooth. Her ethereal presence contrasted with the way she spoke about the practicalities of money. She was a willing interviewee, open but thoughtful.

“The words I said for the vow of poverty I made when I came here were: ‘I renounce forever the world and its possessions and I make forever the glad surrender of my will.’ The vow of poverty is freeing because you don’t have to worry about hanging onto this, that and the other. I haven’t got a bank account anyway. When my grandmother died I was left some money. It was quite a lot although not too many noughts by present days standards. I said to Reverend Mother, ‘Can this money go to

a charity or be used in the community for such and such?’ My brother sent me a birthday card years ago. ‘Haven’t sent you a present,’ he wrote, ‘if you need it, the community will provide; if you don’t need it, then you shouldn’t be wanting it anyway.’

Each sister here gets £350 holiday money per year. It seems a lot by present day standards. We donate a minimum of £50 out of that £350 to a charity of our choice. We can also use our holiday money on whatever we like, within reason. I make cards to sell so I use some of mine in WH Smith's on Pritt Sticks and mounting card; I buy it myself because it helps out the community. After I stopped being Mother Superior, I went away on retreat for three months and somebody gave me £100 – just for spending money! I had with me the debit card that our bursar *insisted* people like Superiors have who travel around a lot. At the end of the three months, chip and pin was coming in and I was never sure whether I was going to be asked for my pin number, which I’d forgotten. I was trying to manage with the £100 cash I had, and by the time I came back here I was down to my last £25. I had a taste of that anxiety of when you’re trying to pay bills and make ends meet. That was quite sobering.

Most of us sisters are not good at buying stuff for ourselves. If I’m out with a fair amount of cash, I don’t think, ‘Gosh, I’ve never been in this position, let’s spend, spend, spend!’ I think, ‘Hang on, do I really need that?’ Sometimes I say to myself, ‘Yes, it would be nice to have that. Yes, it would be life-enhancing and, yes, I can share it with the community.’ I *did* buy a camera for myself a few years ago and it’s more than paid its way. I’ve been able to use it to make photo cards for the community. In the past I might have felt, ‘I could do with that for my cell,’ or ‘I could do with that for my music,’ but like as not, a few months later I think, ‘I don’t need

this,' and I will chuck it away or put it back in the common pool. Usually I think, 'I don't need an extra anorak. I'll hang it up where any one of us can grab it if we need to put a coat on to go down to the garden.' I do have the use of the computer and I know I would be allowed to have an email and Internet connection if I so desired but I think, 'If I don't have an email account, that's one fewer of us using up energy and that means there's more energy for those who do need it.' But even within the rule there are shades of grey. There are some things that I don't find it so easy to sit lightly with and share. Watercolour paper is a case in point. The most I would do is put it in the general bank of stuff and hope nobody else found it! On my better days I'd say, 'Okay, I'll put it in the art room and if I don't need it, I don't need it, if I need it, it will be there.' I might, in my older age, be getting a bit better at that. The gifts of the vow are freedom, gratitude and a wonderful relief from cynicism, because if you're not grateful for life, as it's handed to you, you do get terribly jaundiced. We're not afraid of people who might grab our riches because they've nothing to grab.

We've never had a convent budget. We've been persuaded to be a bit more business-like so we're beginning to budget. The gardeners, the kitchen, and the guest houses are all going to have a budget to work with – I think it will be quite an experience! I was very lucky when I was Mother Superior because my concerns weren't financial. We've got a very good bursar and I trusted the bursar 100%. The nearest I was to concerned was when the stock markets were roller-coastering and I thought, 'Gosh! Are our investments safe this time?' We might not have as much in the portfolio now as when the market was sky-high but we're still all right, thanks to wise investment in the past and the present. We have an investment portfolio and our bank account. If there's any large expenditure like refurbishing St Gabriel's, we've looked at the estimate, looked at the bank balance then we've looked at our

investments and our bursar has said, 'Yeah, I think you can do that.' I never worry, not really. Worry would probably negate the vow of poverty. It takes a lot to keep me awake at night.

I don't have a figure for how much it costs to run the convent. For our electricity and our water, we have to pay what anybody else would have to pay. Similarly, for repair costs, we don't get anyone giving us the work for free. Being a charity, we're VAT exempt, which is good, we're grateful for that. As non-earners we are exempt from paying tax. And we don't have to pay for the medicines – that would be a significant hole in the sisters' expenditure. The Church of England isn't in any position to give us any money but we do get legacies and donations. One legacy was enormous and with it we bought Adele House, which is the council care home in Bungay, near Norwich. We would have kept our school going if it had paid its way but discovered that for the school to continue we would have had to put the fees up to an un-Christian level and it did not feel right. We closed because we were throwing our own money into it.

People have very misguided ideas about us. We are *not* poor in the sense that a third world family is poor and has no choice with their poverty. Sometimes people say, 'I'm clearing my house out, would you like these shoes?' I've got enough shoes: I've got a pair of boots, a pair of heavy shoes, a pair of light shoes and my sandals. I don't need anything. People think we're poorer than we are. I went to a conference in Richmond. I'd taken £30 of money from petty cash, I thought that was the maximum I'd need to get there and back but I'd got the bank debit card with me, just in case. When I walked out of Richmond station someone came up to me and said, 'Hello Sister, what community are you from?' I think he was Catholic. 'Here you are,' he said, 'Take this.' He gave me twenty-five quid. I nearly dropped it. I assured him it

would be put to good use because it meant I could make a more realistic donation to the Sisters in Richmond for my overnight stay. Then I said, 'Can you point me in the direction of Ham Court?' So he gave me my taxi fare and enough for the driver to buy himself a pint, with the injunction to the driver to give the rest of the change to me. He said, 'Say your next office for me,' which I did and the one after that, and the one after that. All I could do was be grateful – he didn't want thanking.

I didn't grow up in poverty. I was born in '48, three years after the last war – I can remember the end of sweet rationing – and I grew up in a little town called Ramsey in Cambridgeshire. The Fens was never a well-to-do area. They said that the highest incidence of divorce, incest and suicide was to be found in that bit of East Anglia. There were lots of kids much poorer than we were, living in the council houses in the same road. My father worked for Barclay's Bank and we could afford to get me a full school uniform but a sizeable minority of kids couldn't. The first house I remember was furnished with jolly old utility furniture and bit-by-bit we replaced it with something more becoming. We were one of the last to get television.

When I was at junior school, I was running down a concrete path at home, fell over, cut my face very badly and one of the little girls in the school, one of the more affluent ones, a so-called friend called me Scarface and other delightful names. And a boy from the lower income bracket said, '*don't you call her Scarface! She ain't Scarface!*' I think of that, all those years later. I've no idea why he said that, he was very fair-minded although he was a little tearaway, mind you, and he probably got into terrible trouble when he was older.

Before I joined the convent I worked for the Cambridge University Appointments Board – a glorified employment exchange, as our chief clerk put it. When I left I was earning the princely sum of fifteen quid a week. This is in the days

of pounds, shillings and pence. We went onto decimalisation when I went into the community. I didn't have a lot of interest in possessions. I used to go out and buy books and records. I bought clothes; I liked to look nice. I bought what I knew I needed, but I didn't go and buy clothes for the sake of it. Part of what I earned was for personal use, part, of course, I put back into housekeeping because I was living at home. I did put some into charity. Most of the stuff I had when I entered the convent I left at home or got rid of to Christian Aid or Oxfam. I didn't think the vow of poverty was daunting. I brought my clarinet and music in with me, my bible, and my English Hymnal and art stuff. It all fitted into my chest of drawers and washstand cupboard in my cell. We didn't have to bring mufti in because we didn't wear mufti on days off – we didn't have days off. No plain clothes were worn at all.

I'm not too sure my father and stepmother have the faintest idea of what the religious life is about. My father would have loved me to go into a music career and I looked into that but you need to be too top-notch as a woodwind player to get anywhere professionally. My father was always saying, 'Nothing ventured, nothing won! Give it a go.' When, eventually, after a lot of ups and downs, I said to him and my stepmother, 'Look, I've been in touch with All Hallow's Convent and they said I can go and test my vocation and give it a try as a postulant,' I was able to quote back at him, 'Nothing ventured, nothing won!' They were glad to know I was going to be keeping up with music and were thrilled when I was promoted to Mother Superior, that was brilliant because in worldly terms I got to the top of the ladder!

When I visited home, my stepmother used to insist, 'You *must* have a packet of sandwiches to take back with you on the journey or you'll get so bored.' Firstly, I don't get bored on journeys and, secondly, if I did I wouldn't want to relieve my boredom by eating! But that said, when a lot of people are bored they'll eat, surf the

net or buy something. It's a sickness in society caused by the loss of God and not being able to see anything to replace God with. It is spiritual poverty. It's similar to when you're working in the convent kitchen. There's a regular scraping out of the mixing bowl that goes with clearing up after supper, 'We can't put this back in the larder. Come on!' It's fine at that level but if you keep doing it you cross a divide and begin to feel quite tired, quite jaded. At its worst it's a food problem. Instead of the food feeding you, it's enervating you. The digestive system can't cope and you feel worse for it. What is true of the physical, with food, is true of the mental, spiritual and emotional levels. If we are able to get everything we think we want, it doesn't make us any happier.

You might think retail therapy is going to make you happy but *nobody* I've ever had anything to do with who's spent and spent and spent – usually money they can't afford to spend – has been happy. They've been trying to run away from something. As to consuming, if it's alcohol, drugs, cigarettes, or spending money, it's an addiction which makes you feel sicker in the long run. I am shocked by the amount of stuff we now own. Two televisions, computers, plus, plus, plus per family isn't necessarily considered way out. I question that. So many of us are living beyond our means, wanting everything instantly, wanting more and more. I sound like a carping old middle-ager, but I do weep for the way we are going. It's to do with the very culture. If I'm quoting a website address or email address when I get to the oblique stroke I would always say 'stroke' but the most acceptable term for that punctuation mark is 'slash', which says a lot about our society, because 'slash' sounds more aggressive than 'stroke'. The richness of the vow of poverty is, I suppose, like the emptiness inside a violin. A violin is an open space framed by wood, with four strings. If the player only plays on the four strings you get a scraping noise. It's a

note, but it's a very one-dimensional note. You need the empty space provided by the body of the instrument to create the beauty of the sound. It's the same with the vow of poverty – the emptiness we surround ourselves with, the lack of possessions, is what makes this life beautiful.

When I first came into the community we lived so much more simply. I don't want to say they were the good old days because they weren't. We didn't earn much, but we earned enough. Coming in wasn't the upheaval for me that I think it would be for someone nowadays. It is a completely different experience for people entering the convent now. We are having to rewrite the rules all the time. In the old days you'd have brought a typewriter with you and it was jolly useful too because we could all use it. Nowadays, people come in with their mobile, a couple of credit or debit cards, and even a computer. Our novice, Barbara, brought her car in with her and it is now a member of the fleet. She has a mobile phone too. It wouldn't be a bad thing if a few of us had mobile phones – those of us who are out and about – for contacting the community when the train you hoped to get hasn't turned up and none of the payphone boxes are working. We're getting to the point where mobile phones are the sole means of communication with HQ because you cannot guarantee there will be a phone box.

In the community we are now allowed to wear mufti for half days and holidays. Elizabeth's mufti is very different from mine, Sister Rhonda's is different again, it's very Rhonda and quite outlandish sometimes. Barbara wears stuff I could never wear, even if it's my size, and I wear stuff she would never wear! There's a mufti room where we hang up clothes we know we won't wear that often – it's a bit like a library! I've got a basic mufti wardrobe, three pairs of trousers, three lightweight tops, three heavyweight which I chop and change around, if I can be

bothered to change into mufti on a half day holidays and I can't always. It's mostly from charity shops and there's a quite innocent pleasure in saying, 'Look what I've picked up for ten quid!'

A lot of people use things for their identity. Hopefully, we look on people for their worth and celebrate their worth. It's easy for me to sit here and say this, it's another thing for me to be loving and charitable about a sister who's got my goat; it is much easier for me to be bitchy about her. It's something we have to work at, so we can laugh with each other rather than at each other, and we can enjoy half an hour's conversation for what it is and have a laugh over a simple thing, like doing the latest fiendish jigsaw. It was difficult being the Mother Superior because I found that it's the interaction with your own sisters that's the hard bit. You realise how many hang-ups there are in the community only when you are actually dealing with people day to day.

My most treasured possession is this prayer rope Father Brian bought when he was staying at the Community of the Resurrection at Merfield. It was only weeks after a tiny conker had broken on my rosary that Father Brian gave me this. Every so often I take it off to use and I will mislay it. I've been quite upset. Part of me says 'Oh, go on, Sheila, you can do without it, you can get something similar, you don't need that particular one to pray with.' But it has a sentimental and a very precious value. It's been dipped into a spring on Bardsey Island and it's been dipped into holy water. It is as precious as anything. And my ring, as well, my wedding ring. My wedding ring is a symbol that I am married to Jesus.

Sometimes I feel we're much better than poor people are, but we're not necessarily. We used to feed a few down-and-outs when I was working in Norwich. They would come to the front door of the convent house, sit down in the porch, have

a cup of tea and their sandwiches and then go. One guy, who was a bit of a lad, came with his friend and they asked, ‘Do you have any sandwiches?’ They were well padded and one day one of them said, ‘Sister, it makes us feel rather bad, you’re so thin and we’re so fat!’ I thought ‘Wow!’ That was quite good! Because of the vow of poverty, I try and treat people who are poor as my equals. I’m embarrassed because I always feel that I’ve got so much in comparison with them. Years ago I’d taken a day’s holiday and I was doing Cambridge, exploring my old haunts. I was in habit: I had the veil on. I was sitting under a tree on one of the green patches having a sandwich. Some lad went past who I was sure was unemployed and probably sleeping rough, and he waved and there was a camaraderie about it, so I waved back, which was lovely.”

CHAPTER SEVEN

Gary Bridges

‘My bonus last year – which was two and half million quid – is not unusual’

I'd been told Gary would be a good person to talk to; he was earning a lot of money, but his background was working class. When I arrived at the house, Gary's wife apologised for the state of the hallway – the decorators were in – and the hallway smelt of paint. Before we began the interview Gary helped his wife to chase, encourage and bribe their little boys to go to bed, instead of running around the house in their pyjamas. Gary was open and wanted to talk honestly about his experiences of money.

“I don't mind talking about money at all. My income's fluctuated a lot in recent years. This year I earned one and a half million pounds; last year I earned two and a half million pounds. In the year before that I earned about a million pounds and the year before that I earned half a million pounds. This year was the first year I earned

less than the previous year, which is quite interesting because that brings a different psychology to it. When I say I got paid one and a half million this year, most of that is in bonus. My annual guaranteed income is £150,000. Unless I get dismissed for cause – shagging the boss's wife or whatever – then I know pretty much I will get that income and I know that will more than pay off my mortgage. My bonus last year – which was two and half million quid – is not unusual.

I manage investment funds in the City. I'm part of a team of twenty people who manage fifteen billion dollars and on average we probably take 1% of that a year, so call that a hundred and fifty million dollars of fees a year for the company. I've done it for fifteen years, since '94, a relatively long time. How did I get into it? I was lucky. I like many things about my job. There's an intellectual challenge there because I'm trying to make sense of the world, which is an innately complex place. I like the fact that you get to work with very smart people. I like the fact that you get the exposure to top people in industry, so basically I could pretty much arrange to meet the C.E.O. of any large business in Europe in a matter of days, for example the C.E.O. of Marks & Spencer's, because we're a big investor and investors – shareholders – legally and technically own companies. It's a very interesting question, what is power and how does it relate to money? It is a position of power but it's not a Robert Mugabe-type position of power! There are very clearly defined rules of the game that define how much power and influence you're going to have within the capitalist system. You can't order anybody's death and you can't save anybody's life.

The job of a fund manager is almost – again without sounding ridiculously arrogant and trite – the top of the capitalist tree. I get an insight into the way the modern world is run because the modern world – whether one likes it or not – is run

by corporations as much as by governments. I get to think about China, the U.S., global development. You can't know everything and the world's an incredibly complex place in the way that everything interacts, so I'm always trying to simplify the real world and that's where a lot of the stress comes from. I could do this job twenty-four hours a day and still feel woefully under-prepared. I feel like I'm permanently revising for an exam and the exam comes every day. In the evenings and at the weekends my mind's still ticking over. I can't pick up a newspaper without trying to relate every single piece of world news to an investment in my portfolio or a potential investment in my portfolio so I never really get the chance to switch off and relax.

But there's a big element of competition to it so my performance is measured every day: it's like I get to look at the league table everyday and see how I'm doing relative to my competition, how my fund is doing, because I'm the named fund manager. The down side is that when I'm going through a period where I'm not performing very well, it can damage my psychology in quite a pervasive way, so I get mild depression, I suppose, if I'm doing badly. And I'll go through quarters, or years where my performance isn't great and then that can lead to quite a lot of stress. But at the end of the day I get paid very, very well if I'm successful over time, and probably out of all proportion to my abilities in the context of the general economy. Short of being a footballer or a rock star I wouldn't want to do anything else. As a 9 to 5 office-bound job, I don't think there's a better one. If you get it right it's a very lucrative business.

It's hard to spend the money I earn. We've stuck it into assets. We don't spend it, to be honest. The only things you can really spend that amount of money on – short of drug-fuelled binges, and I'm not even sure you could do that – is trophy

assets. Only buying houses and cars can swallow up that amount of money. We haven't got holiday homes, which a lot of people on similar income levels would have. We've got a nice car, but we've had it for two years and I don't see a need to buy another one. We go shopping, and I've got a fetish for training shoes, so I've got too many pairs of trainers. My wife likes clothes but she will still go and buy things in Topshop.

One of the things that troubles me is we're buying expensive things for the first time. We bought those two crystal chandelier things; the pair of them cost seven grand. In some ways I'm quite sickened by that because my dad lives on next to nothing and my little brother's doing teacher training. My wife recently bought that painting round the other side by a guy called Pietro Psaiar who used to work with Andy Warhol in the factory in New York, blah, blah, blah. Don't get me wrong, I like them, they're bloody lovely chandeliers and I really like the fact we've got a nice bit of art on the wall and we'd probably not be doing the house justice by sticking a little lamp from IKEA up there: we have to do something that fits the house. That's the way I justify it to myself.

I had a lot of stress last year from buying this house and it was the right thing to do for the family at the time but still, part of me thinks, 'You didn't need to buy a house this big, you didn't need to spend 2.8 million, you could have spent one and a half or two million, stuck the rest in the bank. The irony of it is, I probably feel poorer and more cash constrained today than I did two years ago when I was earning a lot less because then I had less liabilities and less demands on my cash. I know that sounds really perverse! I don't want to have a mortgage. We had to borrow some money to buy it and I *agonised* and still do to some extent about the borrowing. We owe £900,000 on the mortgage, but we've got £400,00 in the bank. I think we'll

probably be able to pay off the mortgage by March next year. We borrowed less than 30% of the value of the property and that will all be paid off probably by the middle of next year. So actually, compared to the average person that's just *ridiculously* conservative. If I'd been borrowing the type of multiples that the man in the street borrows to go and buy his house when he's in his thirties, I could have gone and bloody bought a castle in Scotland. Actually a castle in Scotland would probably cost less than this house.

I'm still going through a money culture shock. I've done a class skip. I grew up in Coventry in a very working class Labour tradition – my grandfather was a shop steward for a while. I'm from a normal working class background in the Midlands, in Coventry. My dad worked in a car factory, and a tractor factory, he was a toolmaker. And I just went to a bog standard comp and then to university. I feel like I have a foot in both camps, I have a foot in the camp where my family are and I also work in the City and I know a lot of people who have equivalent amounts of money. Some of my best friends have as much money as I do and one or two of them have more. A lot of people in my position who come from backgrounds where people are used to having money don't go through this angst. I feel I've won the lottery and I don't want to piss it away. My little brother asked me what my bonus was this year. I told him it was going to be a tougher year but it was still good. He said, 'Well, it sounds to me as if you've won the lottery – again,' and that *is* what it's like to a normal person. The sums of money we're talking about are Pools wins, and I've got to keep sight of that. It's scares me in a funny sort of a way. I want to make sure I don't balls it all up.

The other way of looking at it is what actually – net – am I worth? Assets, plus savings, minus any liability – and that's only the mortgage – today that's probably the best part of four million quid. Jealousy would come at work where there

are a lot of people who are earning £100,000 a year, which is a great income compared to the average person – they should probably consider themselves very lucky relative to their talent – and are looking at the people who are earning £200,000 or the people who are earning a million. I’m worrying about the guy who’s got ten million pounds worth of assets instead of four million. It’s human nature to pick out the guy who’s got more than you but who maybe isn’t as talented as you in some obscure sort of way and then think how terribly hard you’ve been done by. That gets amplified in a competitive work environment – which the City is – it’s a crucible for that sort of behaviour and jealousy. But I don’t sense any jealousy from my family and friends, none whatsoever. Maybe I’m wrong! Maybe if you asked them they’d say, ‘Yeah, lucky bugger!’ People who are outside the industry wouldn’t know. I’m not wearing plus fours or anything. The last couple of years I’ve been really lucky and we’re now in the position where we could retire. If we wanted to, by the middle of next year, we could leave London, go and buy a million pound house in Dorset, stick three million pound in the bank and get a hundred and fifty pound a year interest and never work again, which at the age of thirty-nine from a working class background is pretty awesome. So the short answer to your question is it’s great having money.

It means I help my family out where I can. Five years ago my dad had a heart attack a year before he was due to retire – he worked in a car factory as a tool maker – and he couldn’t afford to stop work, but I wanted him to be able to stop so I gave him a sum of money that would enable him to stop work – a year’s wages. It was only eleven thousand pounds, but at the time I was earning a lot less than I am now, so it was quite a lot of money for us actually. I don’t want to sound like Mother Theresa because I’m certainly *not*, but one of the things money buys is the ability to do that

sort of thing. I think the day that I die, more to the point, the day that my dad dies, that will be one of the things I'm most proud of and most pleased that I did. I didn't want him to go through a year of grind for the sake of it if I could help him out. Then last year I got the two and half million bonus, which was beyond all expectations. We wrote four figure checks to a *lot* of people in the family: to Sunita's two brothers, her sister and parents and to my brother. We wrote half a dozen cheques to people to say, 'Look, we've had a really good year. Go out and spend a bit of money on yourself.' The amount differed between people because they had different needs and situations but it ranged from a thousand to five thousand pounds for each individual. This year, though, because we moved into this house and we've got a mortgage to pay, we didn't do it because I don't want to become the golden tit basically! I don't want to form dependencies. That sounds terribly patronising, particularly in relation to my little brother. These people are grown people with their own lives, so I've got to give them sums that are sensible, that I can afford to give without feeling bitter about it further down the line, that are meaningful enough to help them out but not change their lives. I think that's the right way to do it.

When I was a kid I never believed the phrase, 'It's better to give than to receive.' People used to say it at Christmas. My gran says it. I used to think, 'What utter nonsense! It's always better to get stuff than to give stuff!' But when you've got money, I do believe it's better to give than receive. I think that's one of the best things, *the* best thing. I'm probably overselling myself there. It's one of the best things about having money. The best thing about having money is not having to worry about money. It's just easier to be a nicer guy! A lot of it is just proportionate giving if you like! I'm not sure that the aim is to be a nicer guy.

I'll give you a great example, we went on holiday with my brother and his family a couple of weeks ago to Dorset, just like a little break, and he's got a little girl that's in between the ages of my two boys so it's a good time for us all to go away. We went to a place called The Bull in Dorset. His room was £140 a night. And it's the sort of money they can't afford. We said 'Look, we want you to come with us. We'll pay for you to come along.' So we paid for their room and we paid for the meals and they paid for the odd incidental expenses on the way. My brother had a joke about this at the weekend, if you'd added up what I'd spent, relative to my income and what he'd spent, relative to his income, actually when he'd bought us a bag of chips or whatever, he'd spent more of his disposable income on us than we'd spent on him... and it's true! And that tells you how easy it is to come over as looking generous.

My politics when I was younger was very socialist. My politics has changed over the years but I don't have a knee-jerk, rightist capitalist response but what I would say is that anti-globalisation makes me very, very angry. I think they are mostly very ignorant people who campaign against globalisation and global capitalism. My wife's from Bangladesh and we visit Bangladesh regularly. Before I met her I visited much of the third world so I have at least a cursory idea of what real poverty looks like. Most of the people who are anti-capitalist, anti-globalisation, don't understand the way that economies develop and the way people's standards of living go up over time. Now that's not to say that I think companies are great things and capitalism is the only way forward – not at all. The problem with a lot of anti-capitalist, anti-company and anti-globalisation statements are that they don't propose an alternative. I don't think it's good enough. It's not intellectually adequate to complain about the way a system works without having an alternative, and I don't

think I've ever heard a sensible alternative. Capitalism in some ways is flawed; it leads to income inequality. If it's not managed properly it can lead to some horrific outcomes of inequality and that needs to be controlled. In the financial market that I work in, there are things that are very unfair. Just because I work in the City, I wouldn't defend those, in fact I'd criticise a lot of what goes on in the City.

The great thing that my luck and the positions I've been in have brought me is the opportunity and ability to not have to work for somebody else. I'm the first person in my family who has ever had that luxury. And I've never assumed the good times are going to continue. I'm always absolutely paranoid about my income stopping tomorrow – always – because I've seen it happen to so many other people older than me in the job that I'm in. Another way of looking at this is I'm forty in November and in my job, you're actually quite old at forty! I love my job and it's intellectually challenging, but it's still narrow. I don't want to spend the next fifteen years working in the City. There are loads of other things I'd like to do with my life. I'd like to go and do a degree in philosophy or history. The time will come for me, relatively soon, hopefully, where the money that I've earned will buy me the opportunity to widen my life into different avenues – that's what I hope it's all about. So if you interview me in fifteen years time, I hope to God I'm not doing what I do now. That's not to say I don't enjoy what I do now, because I love it. But I would hope that over the next ten, fifteen years, I would use the opportunity that money has given me to learn and do some different things.”

CHAPTER EIGHT

Daniel Henton

**‘Pretty much the only two real things you can do with money are wipe your
bottom with it or burn it’**

Alf arrived at my flat early and was eager to begin. He is very tall, looks extremely healthy and his skin was burnished by the wind and the sun. Initially he sat scrunched up in the corner of the sofa. Halfway through the interview he asked if there was anything he could do to help me out, I said that really there was nothing. But he saw the pile of washing up and insisted – so the interview continued in the kitchen with me holding the tape recorder over the kitchen sink and Alf doing the dishes. He spent a good fifteen minutes scrubbing my sieve – it has never been cleaner. I offered him organic rice in return, but he said he didn’t need it.

“The last time I went bin-raiding was on Friday in Worthing. I was with a couple of friends and we found six chickens in a bin that were still in date and still cold. We found vegetables and chocolate and drinks as well. We’re still eating potatoes I found

a few weeks ago – potatoes last a long time. We just gleaned a percentage of what was there and we've redistributed a lot to friends. Sometimes I find enough for a week or even two. Other times I may need to go once a day, but I can't remember a time I've gone bin-raiding seven times a week.

When I was first told, 'You wouldn't believe what you find in a bin!' I thought, 'A bin! Are you mad? You wouldn't see me rummage around in a bin, bacteria-infested dirty maggotty thing!' The reality is often clean bins, food still in its packaging, with another thick polythene bag around it. Very occasionally I will see a very dirty bin with maggots. Often supermarkets hide their bins but with a lot of the smaller to medium sized supermarkets you can get access to the bins. It's a bit of a grey area in terms of the laws although I don't know of anyone who's been prosecuted for stealing rubbish. If we throw something out surely we relinquish ownership of it. And the different supermarkets respond in different ways. Marks & Spencer douses all of its waste with blue dye to deter people. There've been lots of times when myself and my friends have been caught blue-handed! If the dye goes onto actual food like vegetables then I wouldn't be able to eat them, but if it's just on the packaging it's okay. There *are* supermarkets that will reduce the price of the item of food so that they are next-to-nothing or even give it away to their staff but the reality is even the companies who say they do that often don't.

There's a whole list of reasons for why the supermarkets throw the things away. They may have over-ordered. They may not have been able to shift a product line in time. Or say, if one egg breaks in a box of twelve, the whole carton will go, and often not just the carton but all the cartons that it's freeze-wrapped with. If there's one beer that is broken or has leaked the whole twenty-four bottles will get thrown out because they're soiled and supermarkets don't think it's worth the time and

energy to clean the bottles up because they get them so cheaply. If Easter passes and they haven't shifted all the Easter eggs then they'll chuck out all the perfectly good chocolate. Waste is an intrinsic part of capitalism.

People think that once food is past its Best By or Use By date it should be thrown out though the Best Before and Use By dates are often fictional terms. A lot of these laws are set up in order to increase the profits of the retailers. National Geographic and other scientists have proved that they do not reflect the natural life cycle of the product, and I'm a walking living example of that. Heaps and heaps of products that I get on a daily level have apparently passed their Use By dates and yet they're absolutely fine. I just use the kind of common sense you'd use going into the front of supermarkets when I'm at the back. I smell it, see if it looks funny or if it smells bad, if there's bacteria build-up because the packaging is puffed. With meat and fish, I obviously have to be very careful. I would stick rigorously to Sell By dates with meat. You must not take risks.

My own awareness was raised seven years ago by some friends who took me to the back of supermarkets and I started to see what was thrown out – everything from one hundred and fifty frozen chickens still in date to MP3 players, DVD players, designer clothes, furniture. Just about everything that you expect to get from the front in retail stores invariably ends up over the back at sometime. My initial feeling was, 'Thank you! Wow, free provision!' Then the second feeling was one of anger, 'this is only one small supermarket in a suburb of London. I wonder what's happening nationally, what's happening in western Europe, in the whole of Europe, what's happening in the whole of the developed world in terms of the quantity of goods that we are actually wasting, sending to landfill on a massive scale?'

I eat what I find. It's more of a surprise. The issue with bin-raiding is, sure, you may forsake the ability to be choosy or fussy... I seriously can't remember a time when I've really missed something. I find everything, smoked salmon, champagne, best quality steaks, designer clothes, I invariably find all these things not when I necessarily want it but when I need it. I eat more healthily now than when I was walking in through the front of supermarkets and in the last seven years the only two times I can remember being sick was when I was bought food from a fast food restaurant. Because there are such huge quantities of usable waste you can live a very healthy life just recycling. It's not to demonise the supermarkets, they've got increasingly sophisticated systems in place to reduce and minimise waste. Most of the problem comes from household waste. Around 40% is wasted – the Waste Resources Programme say one in three shopping bags of food is thrown out. Eighteen million tonnes is thrown out in the UK, a billion pounds worth of perfectly edible food wasted, while people in the millions are starving to death. Something like 1.2 billion people currently suffer from malnutrition in the world and on the other end of the scale 1.2 billion people suffer from obesity. Which is very interesting because it goes to show the interconnectivity of us all and how every mouthful of food I take in excess of what I need is a mouthful of food someone else in the world is currently going without. You'd never see people throwing 10.2 billion pounds worth of £50 notes into rubbish bins, and yet that's what we do.

I try to go to a supermarket en route to somewhere so I'm not actually spending a lot of time and resources trying to find free food which defeats the whole process of energy conservation. The Freegan model is really about best use of resources. To weigh such things as ethics, time, energy, money, fuel, etcetera into my decision-making. Often I find goods from Chile or bananas from Ecuador and a

banana from Ecuador will be grown in fields, will get shipped to the port at huge expense, put on a refrigerated cargo ship at huge expense, over to the West where it will get taken to a ripening centre, at huge expense, and from the ripening centre to a distributor and from the distributor to a supermarket. A huge percentage of the bananas will end up in a landfill. So there's production energy, transportation energy and then the damage to the environment from the methane that comes out. And all because of this lie of money. We need more rational ways of thinking. Money is just a mediation between man and his resources. I remember seeing a billboard near the M4 with the lettering made up of naked women. It said, '*Greed is good.*' We are actually being taught by the media to go against ourselves. Greed isn't good. It destroys people and it leads to terrible devastation in people's lives and to the environment. Why are we giving that message out to people?

Back in '99, when I was twenty-four, I was working as an account exec for a marketing and design company where I was paid a decent salary to manipulate people to buy products that they didn't need. I'd been given a very good start in life – never really wanted for anything, grew up in Kent, had a private school education, went to Oxford, graduated with a 2:1 in experimental psychology and the world was at my feet. I was on a conveyor belt because I thought that I needed money to survive so I prostituted my life doing something I didn't believe in. I chased money for a long time and I didn't feel fulfilled. I felt as if I always needed the latest gadget, expensive clothes, drugs, alcohol and holidays in order to satisfy myself. I was constantly filling myself up with things that didn't fill me up. Then I began to see the *insanity*, the irrationality of it. I not only felt like a square peg being forced down a round hole, I saw that I was making other people unhappy. It was a gradual awakening: there wasn't any epiphany. It was asking myself really simple questions like, 'Why are

there people suffering in the world when we've got so much food and resources that we're wasting? Why am I working in a job I don't believe in? Who am I? Who do I want to be? What was I put on this earth to do?' In my last year in the job I used to walk across London, five or ten miles a day from Putney, where I was living, to Edgware Road where I was working, just walking and thinking and it was the best part of my day. It was like my meditation, my period of reflection.

In 2002 I met up with some people – a community of Freegans – who were really living out what they believed in. Freeganism is really about using your time for free to help people, to give free work or free hugs or whatever and to live simply and speak the truth to people. Sure, I may not be able to make massive changes on a large scale, but even in my own life I can take responsibility for such things as treading lightly on the earth. As a Freegan, I try to spend as little money as possible. There are basic costs and I do use money when necessary, though I still refute the fact that you actually need money. I live by gifts rather than wages. Ninety-nine percent of the clothes I've got were either given or found. Occasionally I get something, if I really have a need, from a charity shop. I've washed the liquidiser - where does your liquidiser go? I give out literature about Freeganism and obviously there are printing costs but usually I ask for a penny donation because if you get something for free you chuck it away. Yet I don't feel that money is my master. Pretty much the only two real things you can do with money are wipe your bottom with it or burn it.

In the last five years I've lived at different times on the street or with friends who share a community house. At the moment I live in a camper van. The camper van I perceive as a castle now because I've lived with nothing so anything I have is like a gift. But even with the camper I can see that the human side of me is getting

attached to it. Whenever I start feeling attached to something, it's time to let it go, to head off with nothing on a survival trip in order to test my attachment.

I use money for the camper van when I need diesel and to pay for the insurance and taxation. The camper van is a tool to meet people, pass on the message and raise awareness. Recently we got it converted to run off 100% veggie oil. You can filter chip oil to take out the impurities and run the camper off waste veggie oil, which is completely environmentally friendly. People actually want to give us the oil. Everywhere from schools to prisons to restaurants have a lot of oil from their fryers and they often fill twenty litre drums for us to use. I hope there's a car that's created to drive on water. Often with such brilliant inventions the patents are bought out because of the invested interest of the motorcar manufacturers and fuel companies; they don't want that kind of invention coming up because it jeopardises their profits.

We've got a shared bank account within the community but the funds in it aren't mine. It's a shared resource, like a community purse, so there's accountability and a transparency where we all decide how we want to use the funds – if we have them. If someone offers me a job and gives me £20 I put that in the community purse. I don't know what my annual income is – it's below two thousand. It's very low and it's getting lower, which is the aim. Sorry, that's my mobile... The mobile phone is new because recently we had the funds and there was the need with the media. If there is a particular need, then it's cool. But that's not my phone: it's our phone. It's a community phone. I have it today. If you rang that number you could probably speak to a few people.

I feel very wealthy. Wealth is a state of mind, isn't it? There was an advert by Oxfam which said: '*Get rich quick – by giving.*' I've lived on the street with nothing and been happy. The space within yourself, that's what true wealth is to me. I call it a

spiritual wealth. I would say I'm very lucky. I'm not going to glamorise sleeping rough too much, if you're cold, you're cold. And if you're by yourself, you're by yourself and I don't doubt there are a lot of homeless people out there who hate it. But when you choose it, especially when you do it with friends, it's a shared experience. And I find that the more that one strips away the safety net, the more that one takes rational and well thought out risks, then the more we open ourselves up and incredible good can happen.

It's great fun being a Freegan – when you don't know what you're going to find for example, or what someone's going to share. When you're not quite sure what's round the corner, life can be more of a journey, more and more exciting. Life takes on a whole different hue – it's just amazing. Whereas when we're trying to make everything tied up and we're all in set places we lose our sense of life. Of course I worry, I'm only human – I'm not making this sieve any better, I wonder if I could just get the stuff out with a fork– I worry about worry. I guess the only thing is being concerned that I don't fall away from the ideals that I feel are so important. Yet what's the point of worrying about that anyway?

Growing up, I never really wanted for anything so the decisions I made are because I chose voluntary poverty. There are certain things my mother doesn't agree with, but even in those areas there's always been a bridge because of the love behind it. It's easy for someone like me, I've been given a very good chance in life but that's why I felt more of a responsibility to be sharing my wealth, to try and give back and use that education not selfishly but more idealistically, I guess, in a Freegan way.”

CHAPTER NINE

Rachel Hampton

**‘Debtors Anonymous has made me think that it’s not how much money I’ve got,
it’s about what I do with it!’**

Rachel was waiting for me when I arrived at her flat and we chatted for a while in the kitchen before we began the interview. We did the interview in her spacious, beige sitting room, with the tape recorder balanced on the arm of the large white sofa. I reassured Rachel that she could say whatever she wanted and that it would only end up in the book if she wanted it to. Rachel is small and striking-looking with dark brown hair and an air of competence.

“What do you want to know? About Debtors Anonymous? I heard about it through this woman I did a one-day coaching workshop with and she mentioned this book about how to get out of debt and stay out of debt and six months afterwards I was wracked with fear about money because I had debt – I don’t think I knew how much then. I’d just taken out a Marks & Spencer’s loan and it was one of these loans where

they sign you off £3,000 and you take it as you need it, so I was taking it in chunks. I had just under three thousand debt. I had some credit cards, twelve hundred overdraft and the Marks & Spencer's loan. I owed my dad £300. I can tell you the exact amount if you want to know – I can actually get the figures because I kept them. It was £2,898.70. I'm very shy, so – can I just check something with you – I don't need to perform – I'm just having a conversation with Wendy.

I was thirty-eight, I left my teaching job and I went from doing okay to really not knowing what I was going to do and I felt a lot of embarrassment and shame. I'd spent my only pot of savings on a therapy training and I couldn't do the next year because I had no income and no money. I remember being on this floor on my knees writing this cheque out. I was really worried: I'd got into a relationship and he had more debt than me and we were thinking of getting married and all I could see was this impoverished future and it was terrifying! That's what got me to go to Debtor's Anonymous. I rang the contact person and I couldn't speak, then I rang back and then I went to that first meeting. I was quite excited and I didn't know if I would go back and of course I did go back and I kept going back.

What I really like about a Debtors Anonymous meeting is there isn't somebody – a person – who has the expertise or is the facilitator or knows best. A meeting is a group of people. It could be anything from three to thirty-three or more and you don't have to join, you can just show up that day. It starts at a certain time, ends at a certain time and usually lasts an hour to an hour and a half. It has a structure, and there are some readings and some principles and each person can speak or not, as they choose. There is somebody who is reading the structure through but they are not the authority, there is no authority figure in the meeting. What I liked about it when I first arrived was people were talking reality about money, which I

hadn't come across anywhere else, and without shame. Plus there were some people crying – me included – and it just felt like a huge relief – ‘my goodness! There’s a place where people talk about this stuff and there hasn’t been anywhere else.’ In a Debtor’s Anonymous meeting we’re not there to comment on other people, we’re there to say, ‘this is my situation.’

Gradually I talked to people whose faces I’d got to recognise after a few weeks and eventually I got a bit of help with my situation and I asked two people to look over my own records. It took me about six months to do that because I was very ashamed. That was my first Pressure Relief Group where two members looked at what I was earning and what I’d spent my money on and then they talked to me about what my life would be like ideally: ‘how many times a month would you like to eat out?’ or ‘If you were going to the theatre, what seats would you like to sit in?’ I’d grown up in this environment where there was very little money, you shouldn’t want anything, don’t ask for anything, you all cost too much and it’s profligate to spend.’ These two Debtor’s Anonymous members were asking me questions like, ‘where would you like to sit in the theatre?’ and I was saying, ‘well, ideally I’d like to sit in a box,’ and they’d say, ‘yes, how much would that cost?’ and I’d say, ‘Oh, I think that’s about £35’ – this was in 1999. The idea of going to the theatre and having a really good view was *so* different from my habit until that point which was I only ever sat in cheap seats or I only spent £5 on a meal. My feeling was I couldn’t afford it. They got me to think that even though I wasn’t earning a massive amount of money I could still decide to spend money on a really good meal. Debtors Anonymous has made me think that it’s not how much money I’ve got, it’s about what I do with it!

One of the things I did early on was saving up to go on a credit-free holiday. I went for one week to a place I really wanted to go, the island of Praxis in Greece. Before going, I thought how much everything was going to cost so, for example, I knew how much the restaurants might cost – the top ones and the cheap ones. I put some money aside for getting to the airport, for a coffee at the airport, for trips. Because I had that money saved and allocated in advance the *freedom* on that holiday of not worrying a hoot what I was spending was so amazing. And two memorable things came out of that. On the second from last day, I hadn't spent money on trips so I used the trip money to go paragliding behind a boat. Never done that before. Really scary, but amazing. Then the other thing that came out of it was coming home and having £80 left and people in Debtors Anonymous said, 'Don't put it back in a bank, go out and have a really nice meal and take the photos of your holiday and celebrate that you went on this holiday.' So I went to this really chi-chi restaurant in Maida Vale that I would *never* have gone to before and I had this nerve-wracking experience with a French waiter putting the serviette on my lap and bringing me little something's to eat all the time.

More recently I bought myself a Bruce Springsteen ticket because I've liked him for twenty-five years and I'd never been to see him and I thought, 'THIS HAS GOT TO BE DONE! Just buy it, don't worry that it's £65, just buy it – and go!' In fact I bought two and found someone to have the other one. I had the courage to do it. I'll spend a hundred and thirty quid because how long will I wait and not go? Which would have been my previous pattern: 'There's never enough money so better not do it, wait for later.' I first liked Bruce Springstead when I was twenty, that's twenty-eight years ago. So thank you, Bruce, for still performing, for still jigging about the stage and rocking at fifty-eight.

There's a whole range of people in Debtors Anonymous. There are compulsive shoppers who spend money everyday on something, no matter what it is, whether it's £5, £500 or £5,000. There are people who haven't got enough money who have poverty consciousness, which is what I have. In my upbringing there was very little money to go round and both my parents had a financially insecure upbringing themselves. There are also people who have *huge* amounts of money but find it really uncomfortable or crippling, or have inheritance that isn't theirs. There are so many different money mindsets in Debtors Anonymous but we all have this habit in common of trying to get stable with money. Our situations have a lot in common even though one of us is earning £20,000 and the other one might be earning £200,000 a year. People often say in Debtors Anonymous that it's not the number of zeros.

Debtor's Anonymous works because – there are lots of reasons why it works! One of the reasons is it's about doing it for one day so all I have to do is not go in overdraft or take an overdraft or borrow money or use a credit card for one day. I just have to worry about today. I'd done years of personal development, lots of therapy and lots of looking at my family of origin and none had helped me with managing money or earning money or being able to spend money. In fact, when I went to Debtors Anonymous I stopped my therapy because I was spending money on it that I didn't have and I wasn't going to debt any more. When people come in to Debtors Anonymous a lot of the time they don't know where their money goes. That was true for me. Money comes in, money goes out, don't know where, just seems to go. When I arrived I didn't have a proper salary so I didn't know how much was coming in, I wasn't paying attention, I was just getting by and getting into debt. I think that's quite common. Vagueness and not looking at the real situation is a feature of people having

money problems: not knowing how much they owe, how much they earn and what's gone out and where it's gone. It's about getting clarity even if it might feel a bit of a drag to write down how much you spent on a newspaper, a packet of Polos or your gas bill but at least it's information. The clarity stops your head going, 'It doesn't matter it will be alright in the morning.'

The fundamental thing is we only spend what we have, not what we haven't. In Debtors Anonymous I began to think how could I live one day at a time without incurring any more debt? How could I stay solvent, which means not taking any more loans, not borrowing money, not using a credit card and not digging into an overdraft any further than I had already. But Debtors Anonymous is a minority. I keep hearing all these reports about people's debt; Britain's debt is *huge!* Individually we have the biggest debt in Europe. I keep hearing these reports and now I'm not in debt, which is wonderful – I don't entertain the idea.

One of the things they suggest in Debtors Anonymous is that you write down everything that you spend which, for some people, is quite a relief but for others it feels like a pain in the neck and very petty. The way it works is, I write down what I spend every day, for instance, today I've spent money on coffee and a sandwich. Some people keep receipts but I try to write them down in a notebook immediately. Then I'll have an Excel spreadsheet on the computer and on the left hand column it will have all the categories, like Restaurants and Coffee – because they're two different things – might have a coffee everyday, don't go to a restaurant every day. At some point in the week – I haven't done it yet this week – I will add up what's in my notebook and then enter it into my spreadsheet and that way I get to see how much I have spent on coffee, how much I spent in restaurants, how much have I spent on

food – which is increasing with food prices going up! And how much I have already spent or have yet to spend on, say, toiletries, clothes, holiday savings.

I've got twenty-five categories. What I've tried to do is put my categories into some sort of order of importance. At the top it's got *Debtors Anonymous*, how much I put into the pot at meetings. If you look at the computer now and read down the left column it says *Recovery, Therapy* – I went twice that month, *Massage* – my ideal would be to have a massage every week because my body *loves* it. I don't manage that but I do try and do it once a month. Sometimes I have Reiki or acupuncture. *Gym membership, Holiday, Arts* – that might be an exhibition, might be spending money on art material. *Theatre*, which I love, *Cinema*, which I also love. These categories remind me to do the things I love, which I can forget to do, surprisingly. *Restaurants*, I love eating out, *Coffee, Take-away*, occasionally I buy myself a takeaway or order in, *Groceries, Household Goods* – that's everything from washing-up liquid to loo roll to scourers. *Toiletries* are moisturisers, sanitary towels, etcetera.

Then I've got *Mortgage and Bills* because I send a chunk of money each month to my house account, which pays all the bills by direct debits. I pay for the TV license, water, gas, service charge – everything – through that service account which ticks over with a £20 float. *Home Improvements* is definitely Debtor's Anonymous inspired. It's a little saving fund, £40 a month, which I save up and eventually I'll be able to buy myself a screen, which I want for my work area. Recently I bought a new blind because I've been living with some old curtains I'd had for twelve years. *Mobile Phone* category. *Cleaner* – which has been a wonderful thing to have because I *hate* cleaning! And it's a great freedom to not do it any more. It was definitely a Debtors Anonymous move and it's money *really* well spent. *Public Transport*: that's my travel card. *Cabs and Car Hire*: I don't have a car so occasionally I'll get a cab

and I do belong to a streetcar club. Then I have categories for *Clothes, Shoes* and *Accessories*.

There's a category for *CDs* – I never used to buy myself music. I always borrowed from the library and then I'd tape it. I've stopped doing that because my tape player broke and because buying and owning the music I wanted was an important step. I was managing without things I really wanted. So gradually I'm building a CD collection. I probably buy one a month, if that. *Flowers* – they would be considered an absolute luxury before whereas now they are something I do routinely and I love having flowers and probably I'd love having more than I do. *Gift for Self, Gift for Others*. Those categories also wouldn't have been in my landscape at all before Debtors Anonymous. It would be a big pressure if it were someone's birthday because I would feel I didn't have the money, having to buy them a present, wanting to buy them a present, not feeling I have the money. Now I'll want to buy something and enjoy spending the money. That might range from buying a bit of jewellery. I bought the picture frame over there. When I signed my divorce papers I thought, 'This is a good point to buy myself a little gift.' What else have I bought? Might be a good book or something to put in my little shrine. Might be a hairclip – you know, something frivolous. *Gift for Self* was a suggestion that came from Debtors Anonymous. For so many years I've deprived myself and thought it wasn't okay to buy things for myself because it was a bit greedy; the only way was to be giving to other people, not to have things for yourself. *Tithes to Charity*. I've increased it slightly. *Post* is another category. *Stationary*. And then down at the bottom I've got *Business*. This is money I spent on my own freelance business, which might be anything from travel to overnight accommodation to computer cartridges – I keep a record of that somewhere else.

So those are all the categories and then the whole lot will get totalled and I'll know how much I've spent in total in the whole month. And then I know. The Debtors Anonymous thing is, if we know where our money's going, that is information and with that information we can then make fresh decisions. So I could decide, 'actually I won't have a cleaner. I'll clean my own flat and I'll put the money aside and use it to save for a car.' There are all sorts of possibilities once you've got clarity.

Does money matter? When I was on the floor on my knees, did I feel that money was really affecting me? Yeah, yeah I did. I felt absolutely beaten and despairing and when I'd told some close friends that I'd started going to Debtors Anonymous meetings one of them said, 'oh, you've always had problems with money,' which I found quite hard at the time but it's true! I think I had some sort of blueprint of, 'I'll always be poor, it will always be a struggle,' so when I was on my knees, then money mattered hugely because I felt absolutely beaten by it.

I didn't know what else to do! I was just really scared. And I had this thing – I have it still, I don't think it will ever go away – that I don't know how money works. I don't understand how people make big incomes out of small beginnings, people like Alan Sugar who started with nothing. How do other people do it? I know intellectually you do this and you do that and then you create a profit and you get an income and people have to work incredibly hard in that whole balance between how you spend your energy and how much money you get. I've got my own challenges around relating to money, which is why I still go to Debtors Anonymous because *I don't really get it!*

I usually go to Debtors Anonymous once a week. I might start to go a little bit less because I've done it now for nine and a half years so I'm quite versed but I've

still got lots to learn. I still have a lot to learn about letting money in, if that doesn't sound too vague. I see people on *The Apprentice* on television and I hear them say, 'oh, yeah, I earn eighty to a hundred thousand pounds.' I probably have the same intelligence, the same sorts of abilities in some regard. I've learned – I'm learning – that money is a tool. One of my default settings is to hold it back. I mustn't spend money. That's what I grew up with: I mustn't spend it! But money goes around. So spending it, for instance, on having a really good seat in the theatre to see something I want to see buys me a memorable experience. That's not profligate, that's a gift and that memory will never go away. Money is a tool, a tool for good. What else have I learned? If you save, it grows! Saving's quite clever; it's quite a good idea! Speaking today I've got a roof over my head, I've got enough money in the bank, I don't have any debts, I've got food in the cupboard, and I've got health. I've got a comfortable bed, which is very important for me. I've got bills paid, phones working. I feel I have got all my needs met, really. I've got clothes I like to wear; I'm not living in second-hand clothes any more, as I did for years and years and years. And I might go back to second-hand clothes but it will be from a different standpoint. Debtor's Anonymous is very practical and very spiritual so it's helped me get trust that there's a world that could work for me, that I don't know about, that I'll learn or I am learning."

CHAPTER TEN

Dean Forster

**If My Whole Body's on Fire, I could be Paid Anything up to Six or Seven
Grand'**

I interviewed Dean in a busy Starbucks in Henley-on-Thames. It was the first sunny day of spring. We sat down and Dean looked around, commenting, 'It's lovely, an ideal place to have a fight. If we were doing a fight in here it'd be brilliant because I've got so many tables to fall over, chairs to kick around, people to move.' Dean had brought his daughter, who is three, along with him and when she had finished playing with her stickers, she spent the rest of the time climbing on a stack of wooden chairs. 'My daughter's a stuntwoman in the making,' Dean said.

"The fire jobs are picturesque. It is high impact, really explosive; it's just my favourite to do! And it looks nice – I know it sounds really bizarre. The fire jobs are stunning, absolutely stunning.

If it's just my arm on fire, the danger aspect isn't very much, and if something goes wrong I'm only going to burn my arm. I could be paid just a couple of hundred quid if my arm's on fire but if my whole body's on fire and I've got fire everywhere it could be very dangerous so it's worth more money. If my whole body's on fire, I could be paid up to six or seven grand. The more dangerous something is, the more money involved. It depends how long they want me to burn for, how severe the fire is, whether I move or if they just want me standing there. Costumes are a big factor. I can technically do a full fire job in a swimming costume but if I've got a swimming costume on, I've got gel on. It looks really nasty but I don't burn for very long. If I'm wearing a full costume and a full fire mask I can burn for quite a long time. The world record is about two and half minutes, full burn. That's without breathing apparatus. Most of the time I don't have fire on my face.

It's a very strange experience when I'm set on fire. I hear a *WHOOOF*, I see the fire blazing and I'm thinking, 'Hang on a minute, I can't work this out,' because I don't feel anything but after a while I feel the heat penetrating and it does get very, very hot. It is frightening; it's *really* frightening because I can't feel the heat until it penetrates though my suit at the very end. I won't go into great detail because I don't want to explain to people how to set themselves on fire, because it's not very nice! The science involved in it is absolutely incredible: the suits, the gels. It's not, 'Oh, I'm going to set myself on fire.' There's a lot of preparation that goes into it. I have to have a good safety crew and fire brigade to make sure everything is okay because I *don't* want things to go wrong. That is the problem with the job, even though it's safe, if something goes wrong, it does go wrong, really bad.

My personal view is: I like being put out by a stuntman: I don't like being put out by a fireman. Because when a fireman is standing there looking at me on fire, his

job, his training, involves putting people out, so if he thinks anything is wrong, he'll jump in and put me out. I've been put out by firemen much too early, much, *much*, too early. Stuntmen just know when you want to be put out because a stuntman's done it before. They've experienced being on fire. A fireman is trained to put you out. If a fireman saw someone on fire the first thing they'd do is put them on the floor, put them out. But stuntmen don't.

Being a stuntman is worth the money because I don't sit in an office every day, I don't do forty hours a week. At work we sit around a lot, we watch television, we play a lot but when we do something, it really takes a toll, physically and mentally. Like falling onto concrete. In rehearsals I fall onto crash pads, but the camera might need to see that I'm falling on concrete. One job recently I was getting hit in the throat, throwing my body up and going flat back so I was falling from four foot onto concrete on my back. I'd got body armour on but I was still taking an impact. And I probably did it two or three times. But I love every second! Absolutely love every second of it. When somebody phones me up and says, 'Got a job for you,' these days I don't say, 'What is it?' I say, 'Yeah, okay. No problem.' The normal day to day job, the fighting, the falling, the messing about work, the bread and butter work, I don't even bother asking, I just turn up and do it. And it is fun. It's nice not knowing.

Stunt people don't legally need insurance because in this country it's your right whether you get insured or not but the BBC, ITV and Channel 4 won't employ people unless they're insured. I'm insured. I do it through Equity, the actor's union. Getting car insurance is probably harder than getting stunt insurance because as a stuntman you're taking calculated risks: if I fall off a ladder, I *know* I'm going to fall off a ladder, if you fall off a ladder, you're going to get hurt, because you don't know

what's going to happen. It's not as expensive as some careers but a lot of insurance companies go, 'No!' My stunt insurance covers me basically for anything for work. It's a different type of insurance, high risk. I'm paying about £600 quid this year for insurance, and that's personal, accident and death. It's not a lot. And that's injury as well so if I'm injured and I can't work, it covers me. There's a risk of injury involved, so I cover myself. I don't get knocked down by a car in a swimming costume, I wear pads and body armour and the driver's a trained stunt performer, it's timed, everything's worked out to the last detail. It's not just stepping out in the street and getting hit by a car. But the stunt has to be convincing. My wife's seen me on television quite a few times but she knows a lot of it is camera angles. It looks worse than it is.

High falls are the best paid, because if something goes wrong – it goes wrong, bad. If you're dead, you can't do another day's work. It's difficult to say how much money because when you're talking stunts there's a lot of things involved. Could run into thousands. It depends whether I'm jumping into water, into an airbag, whether I'm hitting a box, whether I'm twisting in the air. It runs into absolute thousands, thousands upon thousands, just for me to jump off a crane for two seconds of film on *Casualty*. When I jumped off the crane, you've got divers in the water surveying the area while I'm jumping – and days beforehand making sure the water's deep enough. You've got a structural engineer looking at the crane, going, 'That's safe to jump off.' On the day you've got the full film crew, the actors, the stunt coordinator and the stunt man. You need ambulances on site in case something goes wrong and you've got medical advisors. Everybody's being paid; it's not just a couple of hundred quid for a stuntman jumping off a crane. That was for a Saturday night, shown once, never shown again. There's a lot, *a lot* of money involved on a big stunt.

The risks are *calculated* risks. If somebody said, ‘Oh, jump off a building,’ – don’t do that. I work out every single detail so it becomes not dangerous; I don’t want to hurt myself. If I hurt myself I don’t work the next day. People have been really hurt badly, but again it’s the nature of the business.

Say there are about two hundred and fifty stuntmen in the country; probably about fifty of them are earning a good living. I’m living comfortably. Everybody likes to earn a bit more money but, yeah, I’m okay. It’s difficult to say how much I earn! If £24,000 is the average income – I earn a bit more than that! It could be anything. I’ve had a really good year, last year I had a good year. But if I break my leg tomorrow...

The pay varies. We earn a good daily rate for being on set not doing anything: £250, £400, £500-ish. It’s negotiable. The more dangerous something is, the more we charge. When I work I can earn a lot of money, but I’m self-employed so if I don’t work, I’m not earning anything. I’m sitting here talking to you and I haven’t got any work lined up. The phone will ring, because it does and there are possibilities of things happening very soon, but I don’t want to push it too much because I’m going on holiday! I’m self employed so last time I was on holiday, I got a phone call, and I drove from holiday, went to Manchester, worked on *Life on Mars* and came back on holiday. But *Life on Mars* was a really nice thing to work on, anyway. It was incredible. It was one of those programmes where people go, ‘there’s nothing good on television anymore,’ and you go, ‘*Life on Mars*.’ And they go, ‘Oh yeah, apart from *Life on Mars*.’ It was fabulous, really good TV.

I’d like more money! But I think I’m in a position where I live to work, not work to live. I love the business and I love being in it and I love getting paid for it and I enjoy it for everything. Yeah, I do get paid good money but I take some heavy

knocks. The normal day-to-day work is lovely; I wake up every morning smiling because I'm going to work.”

CHAPTER ELEVEN

Tony Baker

‘Spend it. In the midst of life we are in death’

Tony was initially formal – but friendly too and, as the conversation went on, he became less guarded. He had a good sense of fun. We sat in the yellow office of his funeral parlour on well-worn wooden chairs. There were sepia photos of his family on the wall behind him. The interview ended when a man with red-rimmed eyes in a black suit knocked on the office door. It was time for the next funeral.

“Take your coat off, make yourself comfortable. We’ve been here nearly a hundred years now. That’s Fredrick George Baker there, that’s his chair. He was my great-grandfather, and his daughter, my grandmother, took over from him – that lady there – and then her son, my father took over from them. Now it’s me and my brother. And my two sons are in the business. It’s a family business, absolutely, all the way. We lived above the premises as children and it was all around us and when we left school it seemed the natural thing to join. My great grandfather made the coffins where you’re sitting, this office was the workshop.

Your average funeral would be about £2,300 – that’s the complete funeral with cremation. Burial prices depend on the cemetery. At our local cemetery, Islington and St Pancras Cemetery at East Finchley, the graves will start at £1,600 and then they will go up – because you can select where you go in the graveyard – so one by the roadside could be £2,500 or £3,500. In Highgate cemetery it’s £20,000. Yeah, yeah. People come in all the time and say, ‘Could we have a grave in Highgate Cemetery?’ And obviously we’d say, ‘it’s *quite* an expensive cemetery; Karl Marx is buried there. Graves there start at £6,000.’ It’s a bit of status, even though they’re dead. It’s like driving a car, a Porsche or a Ford. I’d like a Porsche, the same goes for funerals.

Do you want a price list of coffins? The £3,000 coffin is the one that we use the most. They come in different sizes for different people. Once the family leave us, we’ll get to work, phone the hospital, tell them the Smith family has been in to us. The hospital will have the size of the body because when the body comes down from the ward to the mortuary they will measure the length and width of the body. So they’ll tell us. They’ll say, ‘He’s a big guy, he’s six foot two by twenty four across the chest and he weighs fifteen, twenty stone.’ It should cost more for a bigger person but it’s incidental.

We do eco coffins: willow, bamboo, lattice. They are £445 and are quite popular now for cremation. You can go to any price. Let’s have a look. The American casket, the ‘Pieta’ coffin with the picture of the Last Supper on the lid is £12,000. The Pieta coffin is for a burial. That’s a Marquis; that would be £12,000. They do one that’s gold-plated for £25,000. Who would pay that? It’s a waste. Unless you’ve got that sort of money and you can afford to spend it. The most anyone’s spent on a funeral with us is £30,000. He was just a normal guy like us but I *think* he may have

won the lottery many years ago. It was his fathers' funeral and he spent, spent, spent. The grave was £25,000. It was a brick-lined grave at The City of London Cemetery. It's the grave, not so much us, that takes up the large chunk of the money – that goes to the council.

What's that? That's a photo of a horse drawn carriage. They're more and more popular nowadays, we maybe do two or three of those a month, maybe four. A few weeks ago we had three out in one week. A firm in east London does that. T. C. Cribb and Sons. They're a family business like us but they've got a side business with the horse. They come in at just under a £1,000. People see it and like it and think, 'well, okay,' we'll have that. He liked horses,' or 'she liked horses.' For the youngsters they do white horses and white hearses. We've had that several times. Some have doves let loose at the graveside, then they fly back to the people who supply the doves. £150 for a couple of doves. Jazz bands. New Orleans jazz band. The band, five or six guys, will arrive here and they'll get changed into all their regalia and they will walk in front of the hearse playing the music, then they all jump in their cars and they all fly up to the crematorium and start playing at the crematorium. Nine hundred pound, a £1,000. It will be a black family, African, Caribbean: 'I need a jazz band. He loved his jazz so we'll have a jazz band.'

It's mainly old people who die. Get a few over a 100, not a lot. I'm impressed when I look down into a coffin and see someone who's 101, 102 – it's mainly women – and I think about what life they've seen. But generally it's people in their seventies. Obviously the cycle of life will take you through to seventy onwards. A lot of us are lucky if we get to seventy-five. We all think we're going to be eighty, eighty-five, but if you look at our books, probably your average age is round about seventy, seventy-five. Women live longer. We bury more men. One day I'll have to look through the

books and see but I would say it's more men. Blokes smoke and drink more, abuse their bodies a bit more. And probably because we're lazy as well. My wife flies around, and I reckon she'll live until she's ninety, but I won't, I reckon I'll be lucky to see seventy! The normal procedure is people in their forties burying their parents. That's the norm. They're ready for it as well: they've got their own life. And your mum and dad can be a pain. With some we get, 'oh, I'm glad she's gone! She was driving me mad! That old witch.' They just say what they feel, 'Thank God for that, it was killing me going backwards and forwards to the nursing home.'

There really is no recession in the funeral trade as such. You've got to make sure, obviously, that the money's there to pay for the funeral. If they don't have any money, you send them back to the council and then the council will take on the funeral arrangements. There would be a short service, a cremation or a burial in a common grave. Who's too poor? People on benefits or people who die on their own in a flat somewhere or collapse on the street and there's no family. More often elderly, but could be younger, people who've cut loose from the family, gone off or got involved in drink, drugs and so forth. You can sum people up straight away when I mention the cost of the funeral, they'll maybe look away and I think 'there's not a lot of money here.' And you say 'I'll need fifteen hundred pound before the funeral.' We never used to get money before the funeral but we do now. And they straightaway say, 'I'm having trouble getting that together.' Well, if they can't get it together before the funeral it's not going to come after the event. Once the event's over, it's not like a TV or a three-piece suite or a car where you can go and repossess it, it's all over, it's all gone. Sometimes dad dies and dad's got a small insurance maybe and they get a cheque payable to them and it just about covers the cost of the funeral, but rather than pay us they walk away with the cheque themselves and tell us they

haven't got the money to pay. That happens. How do I know if someone's got integrity? Experience. You can tell right away. We've got caught a few times, but basically over the years we've got very astute about knowing when and when not to pop the question about money and when you need the money up front.

My bank manager will say to me, 'What's your forecast for next year?' Impossible! Well, you tell me who's going to die. We do an average of ten to twelve funerals a week, roughly, but that could go up to fifteen, twenty, that is at full stretch with three or four funerals a day. We do get general band, but you could have a flu epidemic and the whole thing goes through the roof. It happened twelve years ago. Wintertime it gets busy, from October on in through Christmas, January, February the numbers will – should – go up. The weather goes a bit nasty, elderly people get chest problems and bronchitis. Flu kills a lot of elderly people. Colds, anything that goes onto the chest with elderly people and that's it. It takes them out quite a lot. For most people it's a cancer, a form of cancer. Not many of us die in bed asleep.

Children's funerals – thankfully not too many. Probably the worst part of this job is when you pick the phone up and they say they've lost a child because how do you... From our point of view I need to ask certain questions. Well, as soon as I say, 'Burial or cremation?' obviously the tears start. They're distraught. Especially with a six or seven year old, that's even worse because they're youngsters, they're aware of what's going on. It's normally a leukaemia or a cancer of some sort. One or two a year of a youngster, babies maybe, at the most, five or six. Very difficult. Very difficult. And then you have to go round to the house; it's quite difficult going into the house to move the child from the house... taking the child away. Very real.

Might get a few suicides with the recession – in the next six months or so. Suicides will probably pick up. They'll probably work in the city, get a few of them,

hang themselves from beams in the cellars. It happens quite a lot. Guys, big business guys, earning big money, then with what's been going on in the last year or so, can't take no more and that's it. Take a drug overdose because they're in trouble financially. Which you can probably understand if you've been living in big houses with big cars and loads of money, then all of a sudden Barclays say, 'Terribly sorry, you're no longer required.' Your big fat salary is no longer there and the kids are in private schools. All of a sudden where do you find the money? Money kills them.

We used to do coroner's removals. That's when somebody dies at home. The neighbours haven't seen Mrs Smith so the police will be called and they'll have to bang the door down and Mrs Smith will be found dead in the corner or on the toilet. Then the police have to search the flat and I've been in the flat when they've opened biscuit tins full of unopened wage packets, stuffed full of money. They've not spent anything. Thousands and thousands of pounds, hundreds of thousands. And they'll be living in absolute squalor in the flat. We've had to push the door open against piles of Carlsberg tins and Heineken tins behind the door and they're just sitting there in a room with lino and a little heater in the corner. And the police will find £100,000 stashed under the bed. They've saved all that money, haven't spent it, done nothing with it, living in squalor in a one bedroom flat. It happens quite a lot.

A lot of the grief we see is crocodile tears – when the ones that are alive feel guilty that they've not given enough to that person who's now dead so, 'we're going to spend, spend. We want this, we want that.' There're not many people who are genuine and say, 'I really loved him, deeply in love with this person.' You also get the odd, 'He was a bastard so we're not going to spend.' Maybe from an ex-wife: 'He went off and started drinking and he's been a bastard for thirty years but I've still got to bury him so we'll do it, but we won't make too much of a fuss, we'll see you at the

crematorium at ten o'clock on Friday morning and we'll have a short service and that will be done and dusted.' They won't spend the money. But eighty percent are your average family. 'He was seventy,' or, 'She was eighty,' and most people accept that the time has arrived and it's 'Fine, we'll just do what needs to be done, Mr Baker, we'll have the hearse, the car, nice coffin, get me a nice minister, I want music,' and that's that, perfect funeral to send that person off in a genuine way.

What does death teach me about money? To spend money, really. 'Shall we buy that car?' 'No, we can't afford it.' Sod it, buy it! Just go and get it. Obviously you don't live beyond your means, but if you've got the money, spend it. You can't take it with you. Enjoy yourself; enjoy your money. You need to obviously have some savings. Not a whole lot. Enjoy what you've got and go out and do it. Spend it. In the midst of life we are in death. You get people wanting to spend all their money. They go out on round the world cruises when they're diagnosed with something terminal. Off they go and spend everything. Which is what I would do, probably do. Yes! Most definitely. Go and buy myself a Porsche! Fly around the world a few times. A cruise. I wouldn't sit around that's for sure.

When I say most people die around seventy, seventy's too young when you're fifty. It goes so very quick. Have you noticed the years flying by? How old are you? Remember this conversation. When the big five-0 arrives I bet you think, 'those nine years went quick.' Remember your fiftieth birthday, remember this conversation: you'll think, he was right, it did go quick.' I was fifty-three last week and it's just flying by. I'm thinking, 'that's another year gone!'

Any idea what you're doing, when you go? You can be buried anywhere, but they'll charge you accordingly. Wales? It would be quite reasonable out there compared to London prices, £800, something like that, as opposed to £1,600. The

further out you go the more reasonably priced it becomes. We'd take you down there, service down there; we could do the funeral for you. We did one many years ago in St David's. The service was here, then we drove to St. David's point and the family followed. Took all day. Nine o'clock mass in London, finished at ten o'clock then we left the church and drove down in the hearse and the limousine on the motorway, stopped at the service stations for tea, coffee. Stopped at the pub, had a pint. So you can go wherever you want to go! You could book a priest down there, phone up the local church, say, 'Father, we're coming down, we need a priest at the graveside.' He says, 'yeah, I'll come, meet you at the graveside.' Give him a couple of quid. You can buy the grave in advance if you want; you can nip down to Wales and have a look around and see if you can find a nice little grave.

Excuse me, Wendy...I'll have to talk to this person.... You all right? Where are we going, which crematorium? East Finchley?"

CHAPTER TWELVE

Paula Cooper

‘Some people say, ‘You rather the money than seeing your children.’ But it’s not like that, it’s not’

Paula sat on the edge of my sofa daintily eating a small bowl of apple crumble. Throughout the interview there was the occasional clink of the spoon on the china. ‘I love the crumble bit and I’m trying to dig for it! Thank you!’ she said. Paula is a large and beautiful lady. She had styled her hair in a huge Afro. She looked very impressive and laughed easily.

“Honestly, it doesn’t feel like a job, it feels like my family. I’ve been with Isabella for five and a half years. It’s stable and that’s how I want it to be until I’m ready to go. So it’s good that Isabella is having another baby. Fantastic!

Before she got pregnant, Isabella asked me when I’d be having a plan to go home and I say, ‘another year and half or so.’ ‘Well,’ she said, ‘me and Julian had better get going because we need another child before you go!’ It makes you feel so

wanted. I go and live there for the two, three, four weeks when they're away. I can't *believe I'm so lucky* because they're really fantastic; it's lovely, honestly. It is.

It's fantastic working with children because I've got four kids of my own in Jamaica. I've been away from my kids for such a long time so it just feels perfect to be with other children even though they're not mine. Do I love them? Oh my God! I really do! Honestly, I really love them like they are my own. I don't know how I'm going to leave them when I'm ready to go. God! Sorry. It's unbelievable. Sorry Wendy... Sorry...! Oh my God! I mean I do, I love them, they're like a part of me.

Isabella has met my kids when she was on holiday, which was lovely. She's got lots of pictures of my kids, which she took of them, and she gave some to me, and she's got some on her computer. The biggest one is fifteen going on sixteen. He's not a child; he's taller than me now! I think 'He's not going to look up to me when I go back. I'm going to look up to him!' And the second one is thirteen. And the third... The last one is the girl – perfect! Yeah! Big family. They live with their dad. I speak to them every day on the phone. Sometimes my phone bill for the month is £230 or £250. Sometimes I just pick up – you know you feel like, 'I need to speak to them,' so instead of buying a card, I dial straight – so expensive – but it's all worth it. Every day I help them with their homework on the phone, I do. I do everything like I'm there; I'm just not there in person. Yeah. Yeah.

I've been here for eight years already – seven and a half going on eight. I left my daughter when she was just two. My aunt was here so I came for the trip – just a visit, and then... I saw an application for a college course in criminal law... I did it for three years in London. I wanted to be a lawyer because it was something I always loved, either being a lawyer or an accountant because I'm very good at maths and yeah, I always love law and stuff like that. I love law programmes on telly. I always

ask my friends, ‘Do you think I’m weird if I wanted to go into that field, like solving crime?’ I really don’t like crime – but I like to solve it. That’s weird, init? I was at college in Tottenham. And because I’m not from here I had to pay £3,000 for part-time fees. I used to do telesales then I used to work in this factory packing CDs. When I first come I used to do cleaning offices. It’s money coming in. I’m coming a long way. I am. So I did it for three years but financially couldn’t manage so I had to stop working part-time and work full-time as a nanny to get money, just to look after my children, because life in Jamaica’s not that easy.

I’m fine, I’m okay, I might get emotional now and again but it’s okay. I feel lucky though. In Jamaica I used to think, ‘If I get to live in England or America, I’m sure the people won’t be poor like us.’ But honestly, poverty’s everywhere! It’s unbelievable in such a wealthy country! I used to think that London’s easy. What was I even thinking? I was so naïve. I come here and I have to get out of bed and go and work so hard and it’s freezing in winter so I think, ‘*oh I want to stay in bed!*’ But I have to go to work. In Jamaica – bam! – the sun comes in on me; I just have to wake up. I have learned loads, a lot. Learned to be more appreciating of people, of money, of things because you work so hard for them: in Jamaica I used to take it for granted, spend and not save. And now just little things I appreciate, I just do, I appreciate them.

My house in Jamaica is almost finished, which is good. So my kids can have their own room, all four of them. If my boss come to Jamaica I can accommodate them with lots of space. And it’s all through me working hard. I send money every month to my sister. My children live at my mum’s house at the moment – I’ve got two sisters that live there and two brothers, so space is limited. But the house that I’m building with my sister, it’s a two-storey and the bottom is completed. We’re trying to

get the top going which I hope we'll finish by the end of the year. The only thing I'll have to do is put furniture in and the fixtures. Which is going to cost me a fortune but at least I know it's done. I can do it like that, bit by bit.

Oh my God! It costs a lot of money to build a house. It's over about ten million Jamaica dollars so that would be maybe £100,000. That's not bad because £100,000 couldn't buy me that house here so it's a big difference. Because my sister's the manger of the bank that she works at, we borrow money from the bank then every month we pay back the loan. Just through babysitting I can earn £500, £600 a month – that's on top of my normal wages which are seventeen or eighteen hundred. Some weekends my aunt and I will say to my employer, 'we'll have the kids for the weekend in our flat and you can have a break.' For free. Well, sometimes. The weekend coming I've got a long weekend looking after the kids because the parents are going away to France. They'll pay me from whatever time I start until twelve o'clock at night so I'm making a lot, say £400 a weekend. Brilliant.

I get paid in cash, put it straight into my bank. On a good month, I can earn £2,000. £2,300, £2,400, £2,500 and I send about £800 to Jamaica. The rest goes on rent – I live with my aunt at the moment, which is fantastic, but we still pay rent, which I share with her, and bills. And some shopping – clothes, because I buy clothes for my kids as well. But mostly I wait until they've got sales, because with four children, it's a lot of money. I wouldn't say I'm wealthy because I'm struggling as well.

I can't go back on holiday to Jamaica because they've got my passport. They will give it back to me but with no stamp and that would make me illegal and then I'd have to go without finishing what I'm doing – and I've come so far, with a little way to go, I might as well wait. It's hard, you know, not seeing your children, it's really

hard, Wendy. No words can describe how I feel. Sometime at night I just cry, you know, just to let it all out. Nothing can make up for the time I've missed, nothing. But they will have such a better life than what I had. A beautiful house. Which is good. So, yeah. It's not like I had a bad life but my mum had eight of us, which is pretty hard, eight kids in Jamaica.

When I go back I'll have a house, I'll have my own taxi and someone will rent it from me and drive passengers and every week they'll give me some money. And maybe I'll try to set up a business, clothing or something like that. I'll do some freelance accounting. A different life. I wouldn't say I'll be wealthy in Jamaica, but middle class. Yeah. And I was thinking, because I want another child when I get married, another girl, if I can't I might just go to one of those homes for the less fortunate and just try to adopt one. I've got so much from this country, I want to share it, give back something when I go home, try to help. I look after my mum as well – pay her hospital bills – because she's diabetic and she's gone blind now and she's lost both her legs. Say my mum goes in hospital for two weeks, that's *lots* of money, maybe £300, which would be forty thousand Jamaican dollars.

My mum spent *lots* of money on me. My sister got the same schooling as me and then she got a job in the bank and if you're working in the bank in Jamaica it's like, you're up there. So my mum had the same expectations for me but I didn't want to follow my sister's footsteps. I'm me. I wanted to do what I wanted to do, but, you know. As soon as I left school I got pregnant which... no regrets. I got pregnant, at eighteen. After my first child I worked in a bar in Jamaica, being the cashier. Then working there I got pregnant again so I had to leave. And that was my only job since leaving school and coming here. I just wish my mum could see. She knows but she can't really *see* because she's gone blind and I never get that sense that she is proud

of me. I always felt like I let her down because she had so much high hopes. My mum was the one who raised my first child, not me. She took him from me. That wasn't good. My dad on his deathbed thirteen years ago said, 'He' – my son – 'should never leave this house,' so that made it worse because my son was two at the time. Because my mum is quite domineering. Yeah.

My son's old now so he understands. He's fine. He lost his dad too when he was three. He got killed in America; he got robbed. Yeah. That's what they did; they rob my son's dad of lots of money. He was working, he planned... well... I'm not going to pretty up and tell lies. It's not like he was even working, he was into drugs and once you're into that either your life ends or you go to prison. He make lots of money – and he was going to put the drugs behind him and come home and start anew. It had to be someone who knew he had that kind of money on him. It was really quite a lot because he was planning to come home and set up some sort of business. Probably thousands of dollars, which would be worth *millions* in Jamaica. I don't know exactly because I never asked the family how much it is, but it was lots. He got robbed and they killed him for it because I guess they knew it was in his house. He was with his girlfriend, she got shot as well but she survived. It was somewhere in New York. Yeah. Yeah. That's two kids without a dad, because he's got a daughter. Yeah.

My other three kids' dad, he's brilliant. My son treats him as his dad, because he was the one who was looking after him because the thing was I was with my other three kids' dad before I got pregnant with my son – I sort of, what would you say, cheated. Not good. And I sort of had an affair and got pregnant and my kids' dad said, 'Yeah it's okay I love you; we'll get back together.' I've been with him since I was fifteen so that's seventeen years. Oh my God, that's long! And hopefully we'll get

married. God I miss him. I do, yeah. He's such a gentleman; he's one in a million. In Jamaica not many dads would sit at home with four kids and look after them and know the mum is not there, they'll be all over the place having affairs, but not him, his kids is the main priority. In the initial stage my boyfriend wasn't happy because he wanted me to come back. But now he sees what I've done – somebody's proud of me! He is proud and he's happy. He helps in whichever way he can because he does plumbing. When he works he helps to pay the loan at the bank. At least someone's happy with me, because my dad's not here but I know he would be.

I think my big son is grateful. And the second one. But the two which is seven and nine, I'm not quite sure if they appreciate because they were so young when I left, I guess they grow up receiving everything they want, they guess it's norm. But it's not; it's just by me sacrificing to be here so they can have it. It is a sacrifice not seeing your kids for a long time. It is. Yeah. Some people say, 'You rather the money than seeing your children.' But it's not like that, it's not. It's just really hard in Jamaica and when you've got four kids. You don't get nothing free.

I help them on the phone with their homework because I still want to be part of it, as much as I can't see them I don't want them to think, 'Oh mummy's just a person who sends money and sends clothes and whatever we need.' I want them to be able to talk to me, any problems I make sure they can still come even though I'm not there, I want to know what's going on. How do they feel? What happened in school? When they come from school, I have to ring, 'How was school today?' just like what we would do here, so I'm sure they... well, I hope it's fine.

I feel extremely close, really close to them. Well, I think they're more closer to their dad because he's there which, me and him; we have arguments all the time because I think the saying is the man should provide for the family. And I used to

think, 'Why should it be me? You get to see them, you get to see them cry, you get to see them laugh, you get to see everything, and what do I get? I get the person who is on the other line, 'Mummy I need this, Mummy I need that!' For that I kind of resent him. Sometimes. Which I throw it back in his face. He should be the one that's doing it. Why does he get to see everything? Birthdays, their parties, they cry, what they upset about, how do they feel? They can only tell me but he can see, expressions, everything. And I get nothing.

No one's pressuring me to stay here at all. I pressure myself because I want to see certain things done and go home and feel relaxed and comfortable and to say, 'I've done all this and I can relax for six months or a year and be with my children. So I guess I put the pressure on me. Because he would say, 'Come home today.' But I say, 'Come home to what? To you working every now and again? Which is not fair for me to say because he's coming home to my children. But I've just got a year and a half to go and I've done so much and why not just finish it? I don't know if people might think I'm a bad mother because I'd rather work and have money than see my children, but it's not that. You have to be in my position to understand... Sometimes I come down hard on myself and think, 'Is the money worth it than seeing your kids?' but it's not like that.

It's working for them so they can have a better life. Someone else would think different but... And I work with children. Even though I don't see mine I'm part of families and I treat them like just the way I treat my kids, exactly the same way. It does get harder not seeing them for such a long time but what gives me comfort is looking after the other children. Nannies are nannies on the whole, I'm not knocking nannies or saying they're all good or they're all bad, we've all got our different prospects on what nannies should do and what they shouldn't do. But for the kids that

I look after, I'm so attached, it's unbelievable. And sometimes I talk to nannies and they are like, 'why are you so attached and emotional?' and I just think, 'maybe because I'm a mother.' I've got this thing with me and Jacob, sometimes I just hold him for no reason, and I say, 'Jacob, come here.' And he says, 'what is it?' and I say, 'I just want a hug.' He's an amazing little boy. Just thinking about leaving and someone else looking after them. I think... I shouldn't think like that, they're not my children. I've never mentioned it but I think sometimes, 'God! They're going to have another nanny. Are they going to be as caring, as gentle as me?' It does worry me; it's normal, innit? I care. That's just me, that's how I am. It's that feeling – I shouldn't say it's my child, it's not, but that's how I feel, I feel the same as it was mine. As Isabelle says, a child can't have too much love. And there's lots of ways of being a mother. And that's what I am.

I wouldn't say it gets easier or harder because every day counts. My daughter used to always ask me, 'when are you coming home?' but she hasn't asked me that in a long time. I always say, 'Mummy's coming home soon.' And she would say, 'you *always* say that Mummy's coming soon. You always say that,' which makes me really sad but I explain to them, I say, 'Mummy's trying to get some more money and finish the house so you kids can be happy.' But I guess as children you don't see that: they might just think, 'But we need you,' and not think about money. But it will be over soon. My aunt couldn't travel either because she never had the right visa. The Home Office had her passport for eleven years. So she had her two boys in Jamaica. She didn't see her sons for eleven years. And now she's thinking it's all worth it because she built a lovely house and put her mum in it, which is my grandmother. I help as well. I don't think I can wait that long, eleven years. I wouldn't stay with my aunt. No, no, no. I am going.

These people see me every day and they think, 'you're fine,' but most of the time I'm not. It's all the time I think about it. I'm thirty-five. Been through a lot. Yeah. If I can say that. Why does life have to be so hard...? Oh God, I'm so stupid crying. I know it will be over, Wendy, I'm sure of that. I have to deal with that on my own. You know, life goes on. I hope I don't get judged like people saying, 'she's there more for money than for her kids,' but it's benefiting them. It's not for the money. Not for the money itself. I didn't think life would be so hard in England. I was young when I first come, and naïve. Seeing all these sights and stuff on telly you think, 'oh, it's okay,' but the harsh reality is when you face it. And if you are strong enough to survive it. The most important thing is they've got their dad and they speak to me every day, every single day, and now I can see them – well, on a web cam. It's something.

And very soon we'll all be together, and the first thing is to just be with them, I don't want to do nothing. Maybe go on a trip to Disney World, all five of us, in Florida. It's really near, about a two-hour flight, just me and them for a week or two and stay in a villa because I was asking somebody about it and they were saying you can get a package, which is not very expensive. Me and them, no one else. Not even their dad! Just us! I just want me and them, just me and my children. He's had all the time in the world. They're mine. That's what I say to him, 'they're *my* kids, they're *mine*. I carried them for nine months, not *you*. So don't tell me what to do or what to say.' He can deny them, I can't. You know.

Hip hip hip! It's nearly over. I even start shopping already, lots of glazed pots and pans because I've never really lived on my own where I own stuff, so now I'm going to have my own kitchen, all mine. I can't wait! Mummy's cooking dinner when the kids come home from school! Stuff like I do here. '*Oh, I've got to go and pick up*

Jacob! Oh I've got to make supper. 'That's how I'm going to be in Jamaica, finally, with *my* kids. 'Come on children, mummy's not cooking today. Let's all go out.' That's going to be *so* lovely, beautiful, just sitting and looking at their faces: 'when did you go like that? I left you as a baby...' I can't wait so I start shopping – sheets and pans. I've never owned those things in my life, well, a few bits but not my house. But now, it's mine, me and my children. Ours. 'Mummy what are you cooking for dinner?' just those little things, I'm going to hear it again."

CHAPTER THIRTEEN

Ann Marie Woodall

‘When you take your mind off the money, the abundance comes in’

Ann Marie picked me up outside the train station in her dark blue BMW and we drove to her mother’s bungalow on the south coast, where she was staying while she was in the UK. She was tanned from living in Thailand and wearing a sundress and sandals. On the way there we stopped at a small grocer’s and Ann-Marie bought melon, pineapple, mango and banana and made us a fruit salad, which we ate from large bowls before doing the interview.

“What am I? I’m a healer. My book is called *The High-heeled Healer*, but that’s only because it’s a good title. I could be a midwife; a midwife for a new earth, a new way, helping people open up again, to see the truth. I find it very hard to explain what I do! People say, ‘You’re really good,’ but I can’t even say what I do because there are so many things that come into it. I used to call myself an extraordinary life coach,

because it's not to be ordinary, it's to be extraordinary. And miracles happened, I *watched* them, I sat and watched them at the workshops.

I'm Ann Marie Woodall, known as the high-heeled healer, or the well-heeled healer! Northern. Manchester. Passed me eleven plus which was very unusual for where I lived. Did okay. Met a guy at fourteen, married him at seventeen, also had a baby at seventeen, marriage lasted about five minutes, ended up as a single parent – which was really frowned upon, which made me really want to exceed in whatever I did. To succeed. I ended up working in an insurance company in Manchester. It was good to have an office job in those days. It was the first twenty-storey building in the UK and there were all these women who worked there getting pregnant so I thought, 'What do they need?' And I thought, 'Baby clothes!' I bought baby clothes from a wholesaler and sold to all the people in the breaks. The money wasn't good in the office so I went into a factory and I ended up running the overseas division for the cigarette company. I had to check the moisture contents in all the cigarettes to make sure the export was okay. I'd also buy toys at Christmas and sell to people in the export office. And I sold bundles of pink, yellow and blue gingham at three shilling a yard. I always made more money than my wages by selling things to the people I worked with. I've always earned money somehow; it always comes to me. There's always a way to make money. Then I got a chance to work with the BBC on *It's a Knock Out!* – I could have been one of the score girls – but I decided to go to Playboy instead as a croupier. I'd go to the wholesalers in London and buy all the latest designer clothes and sell them to the girls in the casinos in London and Manchester, because there were lots of girls there and they all earned really good money as croupiers.

Then I met my second husband, who's a lovely man, and we ended up getting a really good property and doing it up. We had a fabulous life – two cars, kids in private school. It all stopped overnight when the casinos closed down. We lost our job, we lost the house; we had to go into rental. My mum had the kids while we went into the pub game. I went from earning *huge* tips as a croupier to thinking, 'what am I going to do? I'm starting from rock bottom again and going from a four bedroom detached in Surrey to a one-bedroom in Hammersmith in a pub, a stinking horrible pub, on £50 a week to learn the trade and work really hard day and night.' We lost everything, but still kept together – I was thinking that yesterday – we still kept together through all that. We were great in the pub game. Soon we had pubs and bars, all the latest cars, all the latest jewellery. I was working behind the bar, working in the kitchen, I had twenty-six staff. And I had to have a diamond on my ring so that when I went to the till I'd look at my ring and I'd go, 'Oh, it's worth doing it...' I had my Mercedes sports and Porches. Then we got another big house. And then I left. That was after thirteen years.

I knew I couldn't live that life anymore because it was *all* about money, about bigger and better and plastic and I thought, 'I need more than this.' That's when I started looking for something more spiritual, rather than the holidays, the diamonds, the cars, the big house. I thought, 'There's *got* to be more, there's *got* to be more than this.' And I left. Did a Shirley Valentine, went on a Caribbean cruise and didn't come back. Not for long, twelve weeks, it wasn't long at all. We had decided to get divorced but the business was really good. I knew if I went, then I'd end up with nothing, and I had no idea what I was going to do. When I came back, he'd met a lady already and she was pregnant. And it was like, swallow.

I felt as if I'd put myself out to pasture at thirty-eight. I started looking into spirituality, into Buddhism, spiritualism, tarot cards and crystal balls, looking for something different and new. I went on a training course for an understanding of myself, run by a guy called Chuck Spezzano – that cost an arm and a leg. It was fascinating. In the process my life shifted and it became my business so I became a promoter for Spezzano. My life shifted completely. At the beginning I went off track. I thought healing could be a business. I don't believe that anymore. I think healing is a healing and a business is a business. If you do the healing money comes in other ways. I feel as though I'm just the channel. If I see anyone in distress I'll automatically help without thinking, 'I'm going to charge for this.' It's like, 'I'm *very* lucky that I can do that.' I also know that, as I've done something, something else will come in return.

I've worked all over: in the beaches of Marbella, in the mountains of Pittsburgh, in South Africa in the townships. My friend and I did healing work with tribes on the Canadian reservations, which was hard because of the incest, sexual abuse and murder. Horrendous things happened within tribes and the system the government had set up in those days. We went in doing the work with people who had been involved with residential schools and we had groups of six, twenty, eighty, a hundred, a hundred and fifty. We did the work on a tribal level. I felt my heart chakra pop then. They would be honoured and they'd do a dance and put on a big party for us at the end of it and we'd be there with all the feathers and the talking sticks and the clothes – they honoured us totally, every time we finished. We used to have a truck and we had all the books and the flip charts in the back and we'd go and do a healing. We used to drive up from Vancouver to Alaska, all the way up through Fish Gorge through all the reservations. Oh, an incredible journey. Or we'd get the Inside Passage

boat to Vancouver. We used to drive a truck; it was brilliant. I'd take it on the boat and it would be brilliant! And they loved us! And the work we did with them, which was good fun. I worked with them three years, on and off.

I ran a workshop called *Millionaire Mind Meets Miracle Mind*. It was about beliefs around money. The miracle mind is connected to having, to manifesting. The miracle mind is connected to money in whatever form you want, and there's no miracle big or small, a miracle is just a miracle. The miracle mind says, 'Shine!' The miracle mind says, 'You can have as much money as you want,' but part of our mind is going, 'No, no, no, no, remember when you did this, if anybody found out about that?' The miracle mind says, 'You could live anywhere you want, you could live in the centre of town, great!' But the ego says, 'You can only have one or the other.' It doesn't say you can have it all. The miracle mind says, 'yes, you can have both: wonderful relationship and money, business and relationship, mum and dad. You can have money.'

In your mind's eye, you ask, who do I need to ask permission from to be successful? And whomever pops in, ask them permission. Then in your mind's eye ask whom do you need to give permission to for them to be successful? If you see people as successful, you will become successful. If you gossip about people or hold them back energetically, then we will be held back energetically. For it's only ourselves we're looking at really, it's only us out there. Think, 'Hold on a minute, why am I wishing them this? I wish them well,' and really mean it. The biggest problem is not learning to receive. We can give and give and give and the hardest thing is to receive the goodness, receive the reward. Do the inner work so you're willing to receive it. What do you *want*? Make a list of what you really want. You say, 'I want this.' More often than not, you don't. Answer the question and say, 'I

want a relationship,’ and the question is, ‘Do I really want a relationship?’ Most people don’t actually know because they think, ‘I’d have to do this, I’d have to go there, I’d have to meet his parents.’ We’re saying one thing to the world and we don’t really believe it. It’s to find out what we really want.

True abundance is finding out who you really are, what makes you tick, what holds you back. Our biggest fear is that we could have it all and that’s what stops people. In Alcoholics Anonymous they say fear – f, e, a, r, stands for Fuck Everything And Run. I believe the more you heal the more you can receive. If I’m doing some inner work with somebody and we’ve done the healing, then an opening happens. I put my hand up towards heaven and through the opening and say, ‘Right, what do you want?’ And I just pull it through. It might not be exactly as they want it, but more often than not it’s better!

Money and abundance aren’t the same. Years ago, when I first started earning good money in casinos, I was adding up what the house was worth, what the car was worth, what the investments were worth. I had to let go of that – the obsession – and then it becomes more flow. You’re not as fearful once you know that you’re in the flow. And I know I can always earn money because it’s a belief I have.

Money – it’s just energy. We never see it, we never know what it is, it’s just moved from place to place. It’s not about physical pound notes in the bank anymore. I was thinking about this lately because somebody wanted to borrow some money off me, and I had to think about it, and I said, ‘yeah,’ because actually it’s a piece of paper that they could do so much with that I know I’m going to get back anyway, and I thought, it’s just energy, absolutely energy.

Today I went into a shop and saw a fantastic diamond ring, tried it on and thought, ‘beautiful, but I don’t need it.’ I had it on for two or three minutes and

thought, 'That's gorgeous.' I could have bought it, but I don't need it. I just enjoyed the beauty of it. The minute you start holding it and grasping it, it becomes like fluid and you can't hold onto it. It's like the will o' the wisp. Enjoy it, really enjoy it for the minute, because you can't hold onto it, it's absolutely impossible to hold onto it. It goes out that hand and it comes in this way, it comes in and it goes out. If you take your mind off the money, the abundance comes in. It's not about the money, it's about being open enough to being... being... well, being actually! To have that fantastic journey. If you focus on money alone you can't have the journey, the journey of being.

When I see people living a normal life – urh, urh, urh, urh, urh! Not even a word, urh. To me, that's hell. I was part of that world and there's no feeling there. You actually sell your soul. A lot of people might really love that security but for me I'd feel like I was dying, I'd feel like I'd cut my air off completely. To know for twenty-five years, thirty-five years, forty years, you're staying in one job to get a pension so that when you get old you've got a pension, rather than take a few steps out... I think, 'what a shame,' when you see the people who 'did it right,' who have been nowhere, haven't had the creativity, the possibility of doing the inner work, the possibility to travel because they did what was right at the time. That feels sad to me. It's the role of the house-owner, rather than the authentic self. Trying to hold onto a big house, trying to keep it, will kill you. All people normally see in that house is the gas, the electricity, the water, the cleaners, the maintenance, the latest gadgets, and if you're not going to enjoy it you have to invite people around so that they can enjoy it and you can watch them enjoy it, because you can't. That role of, 'I've made it,' and inside they don't feel as if they have. They can't feel anymore, they've gone into closedown and they'll take anti-depressants to sleep their way through it, or take

drugs or have sex or whatever it is, to try and feel again. Money ties you down. Money traps you. You get trapped with the trappings and possessed with your possessions. To hold a big house takes a lot of your energy, so does having that lifestyle, which is a bit plastic. I've been there, my life got so plastic. I'd invite people round for a dinner party not to give them good food and enjoy their company but to show them the latest car I'd got. That was twenty years ago and I've moved on *incredibly* since then.

People who are bankers have got everything, but nothing, nothing, and if their job goes and their house goes, they can't have a life. There's massive fear in the city. There's poverty in those houses. They live in one little room: the family room, the kitchen/living room/lounge. And full-time child-care is poverty. Have you seen that advert on TV where the child says, 'Daddy, you're fired!' because he's so busy working that the children are sacking the parents. It's only an advert but it's so true. I was one of those parents who worked and worked because I didn't know any better. If only they knew, because their childhood goes so quickly. They're stupid not to spend time with their children. Nannies and au pairs and cleaners are a headache, you end up with their stuff. And the mother gets jealous of the au pair. There's massive poverty. The richer they are, the poorer they are. I've been around that because of the schools that my children went to. The kids used to laugh at my accent and I used to think, 'I'm still paying the same school fees.'

I came up from a really poor family, but my dad always had the latest gadget, my dad always had a bonus, my mam never had to work. My mother was great, there were six of us and she used to give every one of us five minutes a day, that's half an hour a day, just loving us. There were six of us in a two up, two down, but we always had really good food, we always had the latest electricals. We were always the best in

the little street – the street was poor – but we didn't feel poor. Money always seemed to come in. We had a gift with it. My dad was a manifestor. His friend died and left him a fortune, left him half a million pound. He was annoyed, 'I don't need anything of him!' He rang me up and said, 'Max died and he's left me the house,' and my first thought was, 'thank God,' because all I'd been thinking of was, 'how am I going to look after them in their old age?' I was thinking it was my job. I was brought up to think that. It's not my job. It's not your job to pull the sun up and then pull the moon down. You're job is just to enjoy, have gratitude.

In the last few months it has been the time for me to reign myself in and go to Thailand and get my healing. That's what I'm doing, physically healing. You get to the point where if your body's not in good condition, forget about money, forget about abundance: your body is paramount. How fantastic, when you look after your body, to wake up in the morning and have clear thinking and feel good and feel happy. Even if you had a million pounds in the bank, you'd be worried sometimes, or ten million or twenty million, it's not about the money. And I lay on the beach in Thailand the other day, thinking, 'How the heck did I manage this? To be able to live there and not worry about money?' My investments – I used to be in property development, that's another thing that happened to me! – were paying for me to lie on the beach! I was amazed. I came out of the property market at the right time and sold my house for a £100,000 more than it's worth now. I've got two beautiful apartments near the beach on the south coast and which I could live in tomorrow. I thought, 'One day I might have to live in one of them so make them the best they can be.' Wherever you are, you make it the best it can be, because you don't know where you're going next. The apartments are not making a lot of money now; it's a long-term investment for the equity in them.

And I've got my little BMW convertible out there. I love my car because when I'm driving from A to B, I want the best seat – you could die tomorrow, just enjoy your journey. The high-heeled healer, the well-healed healer, can't walk anymore! I've always believed, 'Have the best you can.' Like with flying, I wouldn't get first class because I think that's a waste of money. I want a good seat so if it's over a certain number of hours flying, I always go premium economy. If I'm going to go down in a plane, I want to go down in a big chair! I want to go down in style! And that's how I live, and that's how it's always been.

Every ten years I step out into the void, not knowing what's next. I do that on purpose. I didn't realise it was on purpose at first. That's what I've done this year. When I left my husband that was stepping out into the void, when I sold my big house in Surrey I stepped into the void. It's like de-cluttering. When I worked on the reservations. Once a year the tribal chief would give everything away that he owned, like Father Christmas, and then the people would give him gifts so he'd end up with all new energy and create more. It's moving things rather than hoarding things and holding onto things. It's frightening! Every ten years I think, 'Let's shake it all up again.' I'm seeing what the big picture is. Sometimes I found I got stuck in the small picture and that didn't help me or anyone else. If I start getting niggly, I think 'Who am I kidding?' My God! I've even got young-looking feet! Lucky, absolutely. But then I believe I'm lucky, so I am. I believe things come to me, so they do. I believe that whatever's going to happen is for the good. I've never had a plan. It's about letting go of the plan. How do you make God laugh? Make a plan. That's why to me a twenty-five year mortgage is like hell! It's too much. I couldn't ever live like that. It's the journey that's the exciting bit.

What's next? I have *no idea*. That's why I sold my house: I didn't want acquisitions any more, I wanted adventures, and this is my path in this moment in time. It's the adventure. I could get a phone call and a chief might be inviting me off to the Caribbean and I'll do some work there... I don't know. I'm waiting. It's very exciting. It's just a journey really, it's a lovely journey, and it's fantastic, I've had a fantastic life, you know! Absolutely fantastic life! And I don't know what's next. In *Raiders of the Lost Ark* they say, 'Step onto the bridge!' and he says, 'What bridge?' they say, 'Step onto the bridge and see what happens!' and he takes his foot off the ledge and the bridge appears, and that's where I'm at again."

CHAPTER FOURTEEN

Derek Staunton

‘People never throw money away’

Derek met me at the station and we immediately began talking about his work while driving deep into the Scottish countryside. When we arrived at Derek’s house I had a cup of tea with his wife and her friend who were sitting chatting in the conservatory. The interview was in Barry’s home office upstairs. On the corner of the landing there were two grey filing cabinets in which Barry keeps samples of money from every country in the world.

“What I do is very simple. I buy and sell banknotes from all round the world. It’s for all the collectors out there – people collect notes in the same way that they collect stamps or postcards or just about anything. If I tell people I deal in money, they immediately conjure up a picture of someone who’s involved in large financial transactions or working for a bank in the City. It’s simply buying and selling a collectible commodity – old, obsolete money. It’s collected for its design; most people find it attractive. It’s collected for its historical value. People very often get

embroiled in the historical aspects of paper money, where it came from and the history of the bank. It's collected for various reasons but it's not ever collected because somebody's going to spend it again.

I would say the main reason people collect money is the same reason people collect anything. I put it down to a magpie instinct. They collect all sorts of bizarre things that you'd never think anyone would want to collect. You would need some sort of psychoanalyst to work out why people collect, but certainly people collect. There's a mix of collectors. Do you collect anything at all? Women tend not to as much as men. It's mainly men who collect money. I would say 95% men. And it's all walks of life; I wouldn't say you could divide it by class or social standing. Some people will get hooked on it early on in their life and collect for half their lifetime. Collecting money can be lucrative if it's done over a very long spell. People often collect as an investment. That's a big mistake. It's no good doing it five years and expecting to make any money but do it for thirty years and you probably will – I bought a collector's collection the other day for £20,000. And there was a collection sold in London three years ago which made about one and a half million pounds, again the guy spent his life doing it.

A good portion of my customers are elderly people and, obviously, a lot of people as they get older are not as physically active, they can't necessarily get up and go and play golf in their retirement or whatever, so they collect things. They tend to be the small-time collectors – I don't mean that in any way disparagingly. People who do it for a bit of fun are often people who are confined more to being indoors than they would like to be so they need something to pass the time. And they will collect very extensive collections. You don't have to spend a lot of money. You can acquire an awful lot very cheaply; it may not be worth anything but you might have a lot of

fun sorting it out. These days you can go on eBay and buy van loads of the stuff if you want. There's an awful lot of it out there.

The bulk of the market is made up of collectors buying relatively inexpensive material, spending £20, £30, £40, £50 a month. They won't do it everyday, they won't do it every week, but maybe once or twice a month they will add in to their collection, and drag it out of the cupboard and have a look at it, you know, it's raining outside, why not? You can frame the notes and put them on the wall but most people use bank note albums, which are like stamp albums. These days they have got plastic pages with pockets in that you can just drop the notes into; that's the best way. A lot of people – bizarrely – collect and never do anything with it. They will send me orders for maybe ten, fifteen, twenty, notes, not expensive ones necessarily, and I will send them to them in a little plastic envelop with some cardboard backing and they seem to leave it like that. And I've bought collections in from time to time which is a collection of envelopes with notes in them, where they've never displayed them in any way, and I find that strange and wonder why they bother to collect them in the first place.

There are a number of people like me who make their living selling paper money to collectors. There are other people who make their money by travelling the world and buying it up wholesale who sell it on to retail dealers. So you get a retail end and a wholesale end, same as you do in pretty much any other industry. I've got a network of people all around the world who supply me. They buy it purely to sell into the collectors market. Often they do it in conjunction with another job, for instance, an airline pilot or an airline stewardess might land in various locations in Africa and they will hit the central bank and buy a load of currency, making sure they're not infringing the local rules and regulations on taking the currency out of the country

then bring it back into the UK or other European countries and sell it into the collectors market. It's quite a big business.

If you look at it from the UK perspective I guess you could number the collectors in hundreds, possibly thousands. If you look at it worldwide, the number of collectors is a minimum of millions. The number of collectors in China has mushroomed: it's huge, many hundreds of thousands. Some will be collecting English money but mostly they're collecting their own obsolete Chinese money, which, in terms of variety, is enormous. There are thousands upon thousands of different notes and designs. Actually many hundreds of different note designs have been used in the UK although these days we have a new note mainly because the old ones get forged so the Bank of England comes up with better anti-forgery measures. There were anti-forgery measures right back in the early 1800s because the early Bank of England notes were certainly forged. The main anti-forgery measure is the hologram; the rest are in the detail of the printing and coming up with a new design when the forgers have got the hang of the old one. That's certainly what's happened with the new £20 note we had a few years ago with Adam Smith on it. I don't know exactly how it's more forgery-proof than the other issues but it's meant to be harder to forge. A lot of other measures have been tried, like latent printing where the design on part of the note is printed in such a way that you can only see it from a very oblique angle and the holograms will change. Of course it's very hard to forge a note, that's the whole idea because otherwise we would be swamped with forgeries in no time at all. People still do forge them, they try all the time, and I understand that there are a lot of forged bank notes in circulation, although I can't say I've ever seen one.

The Bank of England makes the paper money – they are the only people in England and Wales who can print money. Scotland has it's own notes issued from

their three banks and Northern Ireland has its own notes issued from four banks. Each has a small circulation. There's never been Welsh money, not officially. Then you've got Guernsey and Jersey issuing notes and the Isle of Man issues its own notes so within the UK you've got ten issuing authorities currently on the go. £50 is our highest note. Scotland and Northern Ireland have £100 notes. Coins are made by The Royal Mint. The most popular denomination in this country at the moment is £20, let me just get one out of my wallet and have a look. There are sixty million people in Britain and how much would the average person have about their person? It's not just people; it's business too. There's lots of cash about. You need a lot of money. And if you've got enough paper money, it weighs a lot. Ten thousand bank notes is going to weigh say 20 lbs. Then you start multiplying that by millions and millions of bank notes and it does weigh an awful lot. Coins are very heavy as well. You get a few million coins and, boy, you've got an awful lot of weight there, lots of tons. Money has a physicality.

I have no idea how much it costs to make a £20 note. I wouldn't think it's very much. I heard one time that the average cost of producing a bank note worldwide was two cents U.S. I'd be very amazed if you can get any relevant informant out of the Bank of England or their security printers. It's not what they do – interviews. It's theoretically possible to get a £20 note out of the cash machine and put it on the sales list for £40 and sell it. But you've got to know what you're looking for. It tends to be to do with the serial numbers. You have to know about serial numbers. If the Bank of England is printing notes it will plan a print run of around a thousand million notes. They print lots. They will want to end up with a round number of notes but of course a small percentage will invariably get damaged or spoiled in the printing process. There will be a replacement series for notes, which are spoiled, and they will have

separate serial numbers or prefixes and people will collect these. Very occasionally notes that have been damaged in the printing process come out and there are collectors of error notes. There are many varieties of error notes: wrong printing, extra printing, lack of printing, extra paper. There aren't many dedicated collectors of error notes but there are a great many collectors of British notes who will want to have a few error notes in their collection just to illustrate what can go wrong and what can come out into circulation when it shouldn't.

Bank of England notes from the 1800's are incredibly rare. You would be fortunate indeed if you could buy any Bank of England notes from the 1800's for less than a thousand pounds, mostly they would be several thousand pounds. Generally speaking, any Bank of England note prior to 1900 or prior to the First World War would be very expensive. You've got this greater rarity factor that kicks in. Then you also get completely the opposite. An example is the French Revolution of the 1700's where the small denomination notes are very common and they go for a pound or two. None of them were worth very much in the first place. The UK and western European countries have traditionally based their currencies on the gold they had in their reserves as safeguard. The French at that time based it on land – the value of money was supposedly related to an area of land – and of course it didn't work at all. They printed card notes and they still turn up in very large quantities. It's not unusual to see French dealers at fairs with stacks of uncut notes – unused – which never had any value.

Another thing that's obvious but we tend not to think about is that people never throw away money. So people who live in countries where the money becomes worthless because of an economic crisis– and this has happened a lot over the years. People have suddenly got money, which they can't spend anymore because it's

worthless. They're not going to throw it in the dustbin – you *don't* throw money away – so they keep it and keep it and in the end it may just pop up somewhere and then it's collectable. There were once a lot of people – my father was one of them – who simply didn't trust banks and building societies and money would be kept in the back of the cupboard, or traditionally under the mattress. People have this insecurity, people want savings. They get reassurance and comfort from it, don't they? I think we all do. You wouldn't want to think that your personal bank account was empty and you had no money to last you to the end of the week or the end of the month: everybody wants to have some savings put by for a rainy day. Eventually these people died and their houses get cleared out by next of kin. And very frequently, far more frequently than you would imagine, I get a few emails or phone calls a week from people who have found a wage packet asking, is it worth any more than face value? If it's a Bank of England bank note you can always take it back to the bank and they will exchange it for a current one; it doesn't matter how old it is. Maybe 5% of the people who contact me have something that's worth buying.

About twenty years ago there was a guy in Manchester who dragged up a piece of furniture and about £10,000 of notes came out of this sofa, all pre-First World War, dated 1911, 1912, 1913. There were sixty £100 notes, Bank of England ones. In those days the Bank of England produced what were known as branch notes that it issued out of it's branches in various other parts of the country such as Manchester, Liverpool, Birmingham, Newcastle upon Tyne. These were Manchester branch notes, extremely rare, almost never turned up before. And there were lesser quantities of fifty-pound notes, one or two tens and fives. The story is that this guy took these notes to the main London auction houses who more or less turned it down saying the market wouldn't swallow up that quantity of these notes: 'One or two are

known in London, you've just turned up with sixty, you're going to wreck the market.' In the end he got a local auction house in Manchester to sell them.

Everybody went to the auction, me included, and they sold extremely well. I managed to buy a £100 note and a £50 note at the time, £2,000 or so for one of each, a lot of money. That was a nice example that a little hoard can come along. Most usual.

At the other extreme, at the end of the Second World War to 1960 the British Military Authority produced British Armed Forces notes for the British military to spend in canteens and the like. Obviously there were a lot of people in the army, navy and the air force at that time and so in the late forties you had British Armed Forces notes. Fifteen years ago the Ministry of Defence decided they were going to sell their remaining stocks of these notes and they put them into an auction. It was sold in one lot of eleven million notes and it weighed seventeen tonnes. It was £350,000. If you divide £350,000 by eleven million then it's a very small amount of money per note. It was bought by a consortium of ten dealers – I wasn't one of them – I didn't want to be involved in that sort of quantity. And these notes went from being extremely rare to being very common indeed. The £5 note was quite a nice design and prior to this auction a good condition one would probably have sold for £50, £60, £70 in the early eighties. Now they will just about sell for a fiver and they aren't really worth the face value. Similarly there were three different types of £1 note in this huge lot and they sell now for pennies rather than pounds. But they're nice notes! It doesn't matter; everyone can have one. Better in a way that every collector in the world who wants one of these notes can afford one without any problem whatsoever rather than just the odd wealthier collector having one because he's paid a couple of hundred quid for it. They're still flushing around and there are masses and masses of them still to come. You can't shift eleven million notes very quickly!

These two filing cabinets are the main stocks of world notes – it doesn't look much but pieces of paper are very thin so you can get an awful lot in there. It doesn't take up much space. Some of it's quite attractive; depends on what you like. These are early Cambodian, these go back to the 1960's but they're very expensive now, £100 each. The serial number on this one is A06 so this print run probably never got beyond A so that limits you to an issue of a million notes, because it's a six figure number.

This is the world's money in these cabinets. I buy in currency notes from just about every country in the world and it does lap over into money currently in use. If, say, Indonesia had some new money coming out I would attempt to acquire their new money as well as having stocks of all their earlier, older style and designs. I have contacts in Asia, who could get the money. Most of this in here is obsolete, it has no exchange value whatsoever. Often the currency has been demonetised. Brazil is a good example, Zimbabwe is a current one. This is Zimbabwean money. It's a five hundred million dollar note. It's worth pennies in Zimbabwe: if it's worth 50p today it'll be worth 10p by the end of the week. It is worth something to a collector simply because it is difficult to get these notes out of the country. A five hundred million dollar note will probably have negligible exchange value and I'll be happy to pay £1 each for them and sell them at £3 or £4 each.

The money in this cabinet is all unused. It's new. These are all notes from China in the '40's. Europe. The South Pacific. This is money from the Central African States, which doesn't exist anymore. The central African countries and the West African countries got together because they couldn't afford to produce their own money and combined it so they all use the same currency notes. The beauty is very much in the eye of the beholder. I like Scottish notes very much. There's an

awful lot of history embroiled in those, it's what did it for me. Different people have different ideas of what they like. I think I've got past any note specifically standing out. I did once buy a very rare, a very early Bank Of England pound note from the very late 1700's. Excuse me...that's the phone...He wanted a £5 note with the letter H because his son's called Harry, from the year his son was born. That is a bit extreme, I must say.

The Bank of England, which was founded in 1695 was not quite the first bank – the Chinese were there first, then possibly some of the Middle Eastern countries. Then there was the Bank of Scotland in 1696. A guy called Abraham Newland was the Chief Cashier of the Bank of England and his notes with his handwritten signature on are really quite rare. Anything prior to Newland notes won't turn up. Anyway I bought this note, and it was nice. It was a one-pound note. It had been folded into four and put into a little contemporary envelop probably in the early 1800's and I had this for a long time and it was a nice thing to have. Then by way of needing a hobby I got into photography and I sold this note and I bought a huge lens, and I got into bird photography – which is why the bird photographs are coming up on that computer screen there. So for the cost of this piece of paper I'd acquired some years earlier, I got a lens which I've had countless hours of pleasure out of. To me now that has a lot more meaning than any particular note. I've been at this too long to be hugely enthusiastic about the notes themselves. I shouldn't be that way, I'm supposed to enthuse all over the place when customers are about.

I collected paper money from the mid-seventies and by the mid-eighties I had two kids, I had a mortgage, I had limited income and I reached the end of the road in what I was collecting in that if I didn't already have it I couldn't afford it and I was getting frustrated. In the eighties there were very few dealers out there, almost

nobody collected paper money, so I thought I'd do a little bit of dealing. I forwent my collection in order to be a dealer. And with hindsight it was absolutely the right thing to do. It had nothing to do with money per say, but Sue was getting worse in her condition, i.e. the time would come when I needed to work from home anyway and this was an opportunity.

It makes me enough money, I wouldn't say that it makes me a fortune; I wouldn't want you to think that I'll ever have a Rolls Royce parked out front there. There are plenty of people who earn way more than I do but my needs are relatively small, the kids have left home, the mortgage is paid off, I don't need an awful lot of money. What I enjoy about it is the freedom, I can get up and do a bit in the morning and then I see that the sun's come out so I think, 'Oh, I'll finish it tomorrow,' and we're off. There are relatively few occupations or jobs that give you that freedom, that's very much the best of it.

I think a money dealer should earn more than the national average. People will ring me and email me on Saturday or Sunday or bank holidays and it could be late in the evening. You do tend to put in an awful lot of hours, far more than the guy who's turning up in the office at nine o'clock in the morning and leaving at half past five, taking his hour and a half for lunch as well. So, yes, you earn more than the national average, you're not doing a very good job of it if you don't. And I would say it's provided me with a good income – I've got no complaints but equally you're not in the stratosphere. There are plenty of people out there who earn a £100,000 a year; I never did that unfortunately. There's more to life than money – regardless of how you look at it.”

CHAPTER FIFTEEN

Eileen Weatherstone

‘I kept looking everyday on the teletext about the blasted shares and they were going down, down, down’

I interviewed Eileen in her bedroom at the small care home where she was recovering from a stroke. Eileen sat in her chair by the window, frequently moving the curtain to see if her daughter was arriving. ‘It’s not like a hospital’ she said, ‘because it’s only for people that’s got six weeks care and then they go home.’ She was distressed by where she was going to live when she left the care home and was quietly despairing about what had happened to her. When my little boy made comments about the Fireman Sam DVD he was watching, Eileen would perk up and chat back and she gave him some of her Rich Tea biscuits and a tangerine. She worked hard trying to speak clearly and our conversation was exhausting for her.

“Eileen Mary Weatherstone. I’m seventy-five. And I’ve had a stroke and they want me to stay in bed at night and wet my nappy. They want me to put a nappy on and wet that and the – what do you call them? The social worker – wants that. And the physiotherapist is trying to get me to get up at nighttime to do it. She’s going to put a commode right by the bed and slip me off the bed and when I’ve finished slip me back into bed. Whether that works or not, I don’t know. But they’re going to send a load of stuff home with me. I don’t know what they’re going to do and I’m worried to death about it. And what else do you want to know?”

I was born in Flint, 1933, 21st July. I live in Luton, number 81, Gower Road. Got a bungalow. I’ve lived there fifty-three years. I’d rather move to Eaton Bray now I’ve had a stroke so I could be near my daughter. I want a warden-controlled flat. That means you’ve got your own little flat but somebody’s there 24 hours a day if you ring a bell. But according to Eaton Bray council, I’m not an emergency. What’s an emergency? Living on your own all the time, not speaking to anybody? Eh? That’s more of an emergency than anything. I’m really upset I don’t know what to do about it all. I couldn’t go to my daughter; I’d have to crawl up the stairs to bed. My daughter would have to be responsible but I don’t really want to do that to her. Somebody’s told my daughter, go to the MP and see what they can do. I’d be left on my own all night long. No one asks if I want carers. Oh. Oh, come in...sit down... yes, yes, yes....

That was the social worker. I don’t know what to do. I’m all in a state, I am. They all blab, blab, blab, against one another here. Somebody told that woman I didn’t like her. Somebody’s told her that she upset me. I wonder who it was? I wonder.

I had my stroke six weeks ago. My daughter rang, I went to the phone, and I was talking a load of jibber to her and I landed up on the kitchen floor and the phone was in the hall and I was rambling around talking nonsense and everything. The ambulance men said, 'We'll be here in a minute and if your daughter's not there with the key, we'll send for the police to bash the door down.' But the police and my daughter arrived at the same time so they didn't have to bash it down. It was good, really, that she got there in time.

I don't know how I come to have the stroke. See, everything was normal apart from my blood pressure. I was worried about money inwardly, more than I thought I was worried about it. I'd lost £9,000 in shares, and I must have been worried inwardly and not taken a lot of notice of it. I was looking everyday on the teletext about the blasted shares and they were going down, down, down. Last year I was going to sell them for £9,000 and never bothered in the end. Then they went up to £13,000 in money. They were Halifax shares. I didn't buy the shares: I had them given me through being a member of the Halifax building society when they changed over to a bank, they give them to me, you see. That's how I got them. I always banked in the Halifax. Then they said Lloyds Bank was going to buy Halifax Building Society and Lloyds sent a letter: if Lloyds take over I get 660 shares instead of 770: I lose shares. Lose them. And that's what happened and I must have been worried inwardly. Is your little boy okay? Does he want a tangerine?

Well, money has been important for my family, definitely, because when we were kids we were without it for so long. We knew what it was like to be without, you see, so we got to know that money was so important. My father was earning a fortune in the steel works but everyday he backed the horses and half the time he wouldn't go to work because he was too drunk. He drank an awful lot but some

fellow in the Electrolux told me that if my father hadn't drunk he wouldn't have lasted in the steelworks. My father used to work with just a sweat cloth round his neck and stripped to the waist. He was in the rollers, rolling the steel. It was that hot in the steel works there that if he hadn't have drunk he wouldn't have lasted long because he used to sweat so much that when he finished work he needed beer to quench his thirst. We could have been millionaires only for my father and his drinking and gambling.

The day I got married, my father come down to Luton and he was bragging: £77 he'd brought home that weekend – £77 *then*, that was fifty-three years ago – and yet he took the train fare off me for him to come down. I was off school when I was thirteen because my mum kept me home because she was too ill to do anything. I was off school about three months. When she went to Liverpool hospital she wasn't told she was dying but my father was told she wouldn't get over it: it was leukaemia. I knew she was dying though, I listened to my father one night talking to my grandmother, he told me grandmother, 'Only weeks before she goes.' That's how I knew and I never told anybody. And I knew then that she was dying and I was only thirteen. I was fourteen in the July and she died August 13th.

I remember her dying. I remember her funeral. Me and my sister went to her funeral. And my sister didn't realise – you know – that mother was dead. They did tell her, but she was always a bit high-haywire. It took her the last five years of her life to realise things don't come easy. But she was a bit giddy, my sister was, until she was fifty, then when she was fifty she seemed to realise things are not as easy as they were.

There were four of us, and me mum died. I was fourteen and I had to leave school. The school inspector came once and said to my dad, 'Why isn't she in

school?' My father said, 'I'll hit your arse from this door to them steps if you come here anymore!' and the school inspector never came no more. I started work when I was seventeen because all I had was one pair of knickers, that's all I had, and I was washing them every night and putting them on damp every morning. No money. But there was plenty of money coming in with my father but he wasn't giving any to us. He never brought me anything. Never. I don't know why. My brother had an old jacket on. And, oh God, we were like tramps, we were. But my brother went in the navy when he was seventeen and my youngest brother went to live with Grandmother so there was only me and my sister left. But me and my sister went through hell for him. I cooked, cleaned and everything but it was nothing to him. But after all said and done he was still our father at the end of the day wasn't he? He was our father. We all stuck by him and he apologised to my brother: 'I know I haven't been the greatest of fathers,' he said, 'but I apologise for it.' And my brother said, 'that's all right, Dad. You couldn't handle it.' My brother never said, 'Don't worry about it,' just said, 'Well, you couldn't handle the situation.' He never apologised to me. Never.

When I was seventeen I started work in Courtaulds, the nylon factory and I got some money to myself then so I was buying a few clothes but my father would take all my money. Then I met my husband when I was seventeen, and he was eighteen. Then when I was twenty-one my husband brought me down here to Luton. My sister came down and she stayed for eight years in the house with us! My husband used to moan about my sister – she was always borrowing money – but I was working twilight shifts and my sister was staying home and looking after my daughter while my husband was going out to the dogs three times a week.

I worked in the Electrolux. I did all different jobs to do with the vacuum cleaners. I liked it sometimes and sometimes I hated it but I carried on. It was thirty-

five years I worked in the Electrolux. I did all different things: took the vacuum cleaners off the track, put the motors in, put on the wheels, put the sleighs on where they slide along the floor. My sister used to make the motors, oh aye. And the motors used to come over to us and we used to put the motors in the cleaners. That's what my sister did. She must have worked there about thirty years. She worked there a long time. She did. Ever so sad she died. There you are, there you are.

My husband worked in the Vauxhall factory on the rectification. If any vans came off the line and there was something wrong with it, he had to fix it. I always went out to work for money so I've never worried about money. When my daughter got married it costs us £6,000 and that was twenty-two years ago. I only had a few pence left in the bank after that. Saved again. When my husband decided to retire at fifty-seven he had £25,000 off the Vauxhall and he put that into the Halifax and then soon after he had a stroke and I nursed him for nine years. I had to pack up work then and look after him. Then he died and I've been nine years on my own and now I've got the stroke, exactly the same as my husband. All my life I've worked really hard in the Electrolux for money and then when things were getting easier my husband had the stroke. I've still got that £25,000 but it wouldn't do for them to know that here, no, no. No.

That's it, that's my life. I've looked after them all. No, I don't worry about money, oh no, not now. Well, what's the point of me worrying about it now? Not going to do any good to me now, no, none whatsoever. None whatsoever. Have I said enough yet?"

CHAPTER SIXTEEN

Bill Drummond

‘If I have an obituary, I know the main thing will be about burning a million pound’

Bill Drummond agreed to be interviewed on the condition that we didn't talk about the fact that he burned a million pounds on the Scottish isle of Jura in 1994.

When I first asked to interview him he wrote back saying,

“Jimmy Cauty and I came to a decision soon after we had done the burning that we should not talk about it for some time. Somebody suggested to us this ‘some time’ should be 23 years. At the time we felt that we needed to come up with some reason/justification for our actions, especially to our families. We soon realised that no reason or justification was good enough. There was also the fact that a percentage of people did not want to believe that we had done it and we found ourselves also in the position of feeling we should try and prove that we had done it. This also meant that the focus was more and more on us and not on the act itself, thus we felt that we should step back from the act and let people arrive at their own interpretations. Did you get to have a look at the book *K Foundation Burn A Million Quid?* It is still available I think? Any thoughts?”

While Bill admits some people doubt that he and Jim Cauty did burn the money, on meeting Bill I felt he was honest and authentic, if he said he burnt a million quid, he probably did. He looked and dressed like a carpenter, and I wasn't surprised when he told me that as well as being a pop star and artist, he has also studied carpentry. Whenever the conversation got too close to being about burning a million pounds, Bill faltered, and commanded, 'Ask me another question!' which I did. He is full of extraordinary ideas. He sat in my kitchen eating flapjacks and boomed out a rendition of Que Sera Sera.

“Somebody in my position, somebody who's gone through the things I've gone through should have a lot of views on money, and people expect me to, but I don't know if I have that many. I know that I'm not here to talk about why the K Foundation, Jimmy Cauty and myself, burnt a million pounds. The idea of a million pounds probably didn't exist before the 20th century. Before that a million pounds was too far removed for ordinary people to dream of. Towards the end of the 20th century I was assuming we'd all be Euro-ed up and so the icon of a million pounds would no longer exist: or only as something that people dreamt of in the 20th century. I also became aware of the seduction of money – this is very hard not to talk about the event! If you can make money easily, it's easy to let go of money.

But my aim was never to make money, I never set out to make money. I remember being at junior school and the same question for everyone all across the country was, 'What would you do if you won a million pounds?' Then the question

became, ‘What would you do if you won The Pools?’ Now it would be, ‘What would you do if you won The National Lottery?’ A million pounds then was an icon. The other boys in the class would want these fast cars and all the cliché things that young boys would want to do if they had a million pounds. Yet those things never really appealed to me.

I know with the money burning we went through thinking, ‘We have to make this into a big public thing.’ But then we decided we didn’t want to, we wanted to go away and do it just by ourselves but then one has an ego, one wants to be applauded for going away and having done it in the way that people can never *really* know if we’d done it, there’s a vagueness there and we were attracted to that vagueness. If I have an obituary, I know the main thing will be about burning a million pound.

The idea you would do something for money is completely abhorrent to me. Obviously I’ve had to work for money. I’ve done *numerous* jobs for money, I can work as a carpenter, I’ve worked in a mental hospital, I’ve done hundreds of jobs, but I don’t equate work with money. You have one life, you might as well do what you’re driven to do in that life and not just spend your whole life trying to earn a living. I know, I *know* I’ve been lucky. Certain things I’ve done have ended up earning money even though I never set out to make money. And I have children: I have lots of responsibilities. You could say I’ve lived a charmed life, I have! And I have a *huge* work ethic; I have that Protestant thing which means I get up early every day, I never sleep in, and work hard. My father was a minister and missionary in the Church of Scotland and I don’t think a missionary and an artist are different, I think they are almost the same. I suppose somewhere part of me thinks, ‘This is for the common good,’ which is totally pretentious I know! But it’s not to do with money at all. I can’t

deny that getting a cheque in the post is a good thing, but I find the idea of making art to make money is not an attractive thought.

The thing is that some of the things I do have ended up earning me money. Of course I could earn a fuck of a lot of money if I decided to be a record producer, because I know how to make records. I suppose I could have made a lot of money in the art world, I know how the marketing of art works so I could have made a lot of money out of that as well. Whatever I've done in the past has made money – the *No Music Day*, the *God is a Cunt* exhibition, the pop band, KLF. Although I would say *You Whores* has failed as a website – I didn't want people selling themselves. There was an idea that evolved between Jimmy Cauty and I: 'Wouldn't it be great if we did a version of Que Sera Sera with The Red Army Choir?' It turns out The Red Army Choir are touring the UK, so I get in contact with their musical director. He doesn't know the song, so I give him a copy of Doris Day singing Que Sera Sera. Arrangements are made, we go into the recording studio and none of the blokes in the choir can speak English so they are going through the song and it *sounds fantastic!* Then we have this idea that we should cut it so we've got John Lennon's 'War is Over': '*War is over if you want it.*' And we've got, 'QUE SERA SERA, WHATEVER WILL BE WILL BE, THE FUTURE'S NOT OURS TO SEE, QUE SERA SERA/*War is over if you want it.*' And it was *fantastic* and we said, 'This is the best thing we have ever done.' But we said, 'We will not release this.' So we took a full-page advert: 'We will not release this record until world peace has broken out.' Which was completely ludicrous. But we cut it as a record; we actually had it. The day the advert was published our licensee from Israel was over in the UK and we met up with him and he was listening to the song and the tears were streaming down his face. That week the accord had been signed between Arafat and whoever was the

prime minister of Israel; I think it was the Camp David thing that was going to sort it out. And we agreed with our licensee to let the record be released in Israel/Palestine. On one side of the record the label was in Hebrew and on the other side it was in Arabic. It was this massive Number One within that small territory but we thought, ‘we should have never done that. There was no peace!’

I’ve always seen making money as a very easy thing to do, and I can only speak as a man here because it’s how the male ego works, wanting to prove yourself and make a mark in life. I honestly think to measure yourself by the money you’ve earned or the money you’ve made shows a serious lack of imagination. I’ve always thought – it’s very arrogant – but making money is a very simple thing. Like getting rid of your mortgage in two years, if that’s what you want to do, it’s a simple thing to do, but it seems a waste of time to me because there are far more interesting things to do in your life. I’m in a very lucky position, because the vast majority of mankind is struggling to get enough to eat, to get enough for their family to eat. But here in the West and in Britain it’s a very different deal.”

CHAPTER SEVENTEEN

Rene Carayol

‘I want to win and I’m really comfortable winning and I feel like death when I lose’

I contacted Rene after watching his television programme, How to Pay Off Your Mortgage in 2 Years. Rene lives in a well-ordered, luxurious house. As we passed through the sitting room, I saw ostrich eggs in a wooden bowl on the coffee table. As soon as we were in the kitchen – ‘Do you want a cup a tea?’ – he began talking passionately and eloquently about money until I realised: ‘Stop! Stop! I haven’t put the tape recorder on yet!’ During the interview a double-glazing agent rang asking if he wanted any more glazing done. He is a tall, broad man with a business-like attitude – a man on a mission.

“Money, money, money, money, money, money! I’m a big Chelsea fan. When Abramovitch bought Chelsea everyone said, ‘It’s all about money!’ In the UK there are three things we hate, three things you must never be. Don’t you dare be

successful, don't you dare be foreign and don't you dare be proud of winning. Jose Mourinho – we hate him. Sven – we hate him. Arsene Wenger, Michael Schumacher, Tiger Woods – we hate them. Tim Henman, abject failure, yeah, we like him, he's all right. When Arsene Wenger doesn't shake hands at the end of the football game because he's lost and he's feeling awful, we think, 'How disgraceful is that!'

If you said to me, 'What's Brand Britain?' I'd say, 'we are Tim Henman, gallant losers, comfortable coming second, as long as we do it with grace. America's built a culture of wanting to win. Europe – old Europe – France, Germany, Italy Spain, Scandinavia, the UK – don't know how to win: 'It's about taking part.' Tim Henman will always get to the semi-final of Wimbledon and be thrashed by someone who's up for it. At the end, Tim will say, 'I gave it my all.' He doesn't know what his all is! We *never* give it our all. We don't go flat out and die for it; we just stop somewhere near the top. We lose in the quarterfinals of the football World Cup – every time. We'll never have a top tennis player because to be good at tennis you've got to be hungry, got to be on that court every day of your life. We don't win gold medals on the track because we're not prepared to make the sacrifices to win. From being the number one nation in the world, we've become carping, cynical, inward-looking. We're all Tim Henmans now.

I hate losing. I *hate* it. I come home and sit in the dark. I won't be able to breathe; I can't wait to get back into the fray. I worry, I go mad. I come home and analyse, analyse and make sure next time around that I'm going to win, and the only measurement of winning is financial. It's the new order and there's nothing to be embarrassed about. I'm on a mission. I want to get there. I've come from a working class roots in Harlesden. My Mum, Dad and five kids lived in a two-bedroom flat. If that doesn't make you hungry I'm not sure what does. When my parents came over to

the UK, my Dad rented a room for £5 10s from the Wiltshires. The Wiltshire's were fantastic people – a Welsh couple in their sixties – they were lovely to mum and dad. The Wiltshire's decided they were going to rent two more rooms so they put a sign in the window and the reason I noticed the sign was the spelling was so bad. It said, *'Two rooms to rent. No blacks. No Jews. No Irish. No dogs.'* I said, 'Mum, Dad, do you want to come and look at this sign?' They came out, they looked at it, Dad clenched his teeth, he looked at mum. My Mum and Dad were deferential Africans, they came from the colonies: they'd grown up to be subservient. They went back into the house, Dad sat down. He was drinking coffee – he was so angry the cup broke in his hand but he never said a word to me. It wasn't until I got older that I realised what sacrifice my parents made, that they spent twenty odd years in a country they weren't really at one with.

By the time I went to work for Marks & Spencer's my parents were so proud. When I left university my parents went back to Gambia, mission accomplished. Their view was, 'Right, Rene's in university, let's all go back to Gambia, we're going home.' 'But mum and dad this is home.' 'No. No, we're going home, come on, we're going. When you finish university you'll come and join us. It will be fine.' My mum and dad went home but us five kids stayed here because this was home. At that moment I understood the sacrifice they'd made, disrupting their lives for twenty years, for the sake of their kids. I don't need any other fuel. I'm driven. Working in Marks & Spencer's taught me longhand; working at Pepsi showed me how to make money.

If someone does something wrong in the UK it's asked on the front pages, it's asked on the Today programme, 'who's to blame for this? Whose head will roll?' We might as well kill entrepreneurs. We say, 'Richard Branson was done for tax in his

early days.’ I don’t know a successful entrepreneur who hasn’t been bankrupt, who hasn’t faced abject failure, who hasn’t experienced poverty, who hasn’t failed to pay tax. You’ve got to take risks to make business work. In America that’s okay. Over here, it’s, ‘we’ll strike you off. We’ll send you to Coventry. Awful person.’ When we talk about money we’ve got some inherent cultural stuff, some baggage, we’ve got to get rid of.

What makes Americans so confident? Donald Trump loses a billion then makes two billion. If you’re a director of a failing business in the UK you can be struck off as a director for three years. If you’re a director of a failing business in Italy, you can be struck off as a director for seven years. The good thing with Italy is that nobody checks. If you’re a director of a failing business in Germany, you’re struck off for life. There are more economic suicides in Japan than there are traffic deaths because of the shame: ‘Hari Kari is my only way out.’ In America, there is bounce-back ability: ‘I’ve failed, I’m humbled but I’m on my way back.’ In America you’re more marketable if you’ve been associated with failure because they think, ‘you’ve learned. Now you want to prove yourself and you’ve got some experience. I’ll have you on my board of directors. Come on! Get in!’ In the US, Chapter Eleven protects you against your debtors and gives you a chance to pay them on a cash basis. Your debtors can’t do anything to you. You can keep trading; you have a chance to re-emerge with a restructured business. In the UK they haul the receiver and administrators in, close down your business and shame you on the front page. Freddie Laker, who founded Laker Airways, was the forerunner for Ryan Air and Easy Jet. He was twenty years too early. We absolutely destroyed him. In America he would have been a hero. People would have invested in his next venture because of his guts, his courage, his foresights.

Actually, we are the most American nation in Europe. If you go to France, there's no energy, no drive. My grandparents are French. My cousin has a beautiful shop in Provence and he has a mental quota of how much money he needs to take every day before he closes up the shop, so when he's got the quota, even if it's his first customer, he turns the sign round to 'Closed'. If he's got his quota at three in the afternoon, he says to the next customer, 'Sorry, we're closing,' and goes home. He's not unique. He would say, 'René, you Brits have got it wrong. Do you live to work or do you work to live?' I'm not saying they're wrong, but they're not driven; they don't worship at the altar of money. Spain has four-hour siestas. Sod that. Apart from Greece, the UK works the longest hours in Europe.

We are getting closer to the Americans by the day, as much as we decry it. Our holidays are reducing. We measure our success increasingly by what we have and through brands. We're increasingly ostentatious. Everyone wears those glasses that say Gucci or Armani: 'I want to be seen to be reassuringly expensive.' It's not the way we used to be. We are defining ourselves by where we live, what schools our kids go to, where we go on holiday. Money is at the heart of all this. The only thing is we are still embarrassed by it. If we could talk about money, really talk about money, our success would multiply. I hang out with a bunch of entrepreneurs, they say things like, 'I'm only worth about twenty million. I've really got to get my act together, had a bad year. Only improved profits by forty eight percent.' I'm quite American in my views, I want to win and I'm really comfortable winning and I feel like death when I lose.

The BBC did a survey of seventy thousand self-made millionaires in the UK. Forty-nine percent of our self-made millionaires are dyslexic. Fifty-nine percent of our self-made millionaires have come from deprived or dysfunctional backgrounds.

What does that tell us about the drive that's necessary? That they have the ability to embrace risk, the ability to face failure, the ability to think the unthinkable, the ability to stand up and say something that sounds really stupid because they don't care what people think. It's because those who were dyslexic were made to feel like damaged goods from a very early age, that they want to prove, 'I'm not damaged goods. I'm okay.' It creates that ultra, hyper, uber-drive in them. They will stand up. They will swim against the tide. 'I don't need your approval, 'cos you've never given me your approval. I'm not looking for it. Go to hell! I'll be who I want to be.' Those from the poorest backgrounds, those with disruptive backgrounds, it's the same thing. No teacher thought they were going to be a success; no one's invested in them, so they are going to do it on their own. They're not team players, they're not the nicest people in the world. They don't have the best interpersonal skills. But they're winners. And they can deal with failure; they can just deal with it. They can live in a world where there's no pay packet: 'in three weeks time I've got to pay all my staff and I haven't got a bean. I'll sort it.' Most other people would think, 'OH MY GOD! WHAT AM I going to do...?' No, they sort it. Hunger is a huge drive.

I interviewed Richard Branson the other day. Dyslexic. Clumsy. We were in front of two thousand people. He flushes red and stammers through his words. 'S-s-s sorry, can you ask me that again?' I say, 'you've got a great brand; you've got great people. Where do you get your great people from?' Then he tells a story that tells me everything about him. He says, 'Twenty years ago when I first started Virgin Records I had two men in vans driving around London delivering records to record shops. One day I got a call from a record shop in Ladbroke Grove. The guy said, "Richard, one of your guys sells your brand new records to me for a tenth of the price so I can sell them at a half price. He's ripping you off. You've always been straight with me and I

just thought I'd tell you." I called this driver into my office and said, 'Look, you've worked for me for six months; I've looked after you. Why are you doing this?' The driver was really embarrassed. I said, 'I'll give you a chance, I'm trusting you. Don't do this again.' He said, 'Now he sits on the board of Virgin; he's the most loyal director.'

On my TV programme, *Pay off Your Mortgage in Two Years*, what separates the winners from the losers? Just one thing: how much do they want it? That's it. Those who want, do it. Those who can't be arsed, don't. The programme was commissioned because the BBC asked 100,000 people one question: 'what's the one thing that would give you financial independence? 85% of respondents said, 'Pay off my mortgage.' That was why they did the programme. Eight people, eight volunteers, eight families to pay off their mortgage in two years.

I went to mortgage deeds parties six times in America during the three years I was on the board of Pepsi. Colleagues had bought a house, paid off the mortgage as soon as possible, had a mortgage deeds party and at midnight took out the mortgage deeds and burnt them. The fireworks went off. What did that do for everyone else in the room? It made them think, 'I'm going to do that.' We don't think that way in Britain. Our home is our castle. We think, 'Twenty-five year mortgage, low cost loan, fantastic deal!' It's a *rubbish* loan. If you look at today's interest rate of 5.5% on an average mortgage of £125,000, you're probably going to pay £150,000 in interest over the term of the loan. *Don't* tell me that's a good deal. We think it is because the money trickles out every month. It's a crap deal.

In Britain the schoolteacher who's earning tuppence ha'penny looks down his nose at the scrap-metal dealer who's a multi-millionaire: 'I went to Oxford, I earn nothing at all, I live in my two-up two-down miles away from where I work because I

can't afford to live anywhere else,' The scrap metal dealer's living in Kensington in his fantastic house, but left school at fifteen. In America, the scrap metal dealer is the hero.

When Tony Blair buys a 3.6 million pound house the whole country says, 'Who the hell does he think he is?' Well, he was the prime minister of our country. He's looking after his family: he's got four kids and a wife. Good on you Tony. Tony is my role model. Now he's finished as Prime Minister he's one of the most valuable speakers on the planet: he's paid £50,000 per talk. He's the best speaker I've ever had the pleasure of interviewing. Blair, Clinton and Mandela are in a class of their own: why wouldn't you exploit that? Why should he be embarrassed? He's given twenty-five years of his life to us. Why shouldn't he earn money afterwards? We hear about footballers and whisper. 'They're earning £100,000 a week. How despicable is that? They're not even educated.' It's not their fault. If someone is prepared to pay them, why not?

The Eastern Europeans are making money now. They come here, they do the jobs that no one else wants to do but they do them in such a way that they make money and go up the food chain. We've got Serbians doing our window cleaning. They're four of them, a father and his three sons. They knock the door, rat-tat tat. I open the door, they walk past me zzzipp! They've got buckets, ladders and squeegees. They say. 'Good morning! How are you! Twenty-five pounds!' They leave their shoes at the door, go straight to the hot water and fill up their buckets. They clean everything that's got glass: windows, fridges, doors, cupboards, mirrors. It's about four minutes flat. Four minutes, 'Twenty-five quid.' Gone. I was looking out of the window and I saw them in the house across the road standing on balconies, cleaning windows. They came out, picked up their ladders and *ran* to the next house, *ran*.

When was the last time you saw a British window cleaner run? What's their measurement of success? Money. They don't love doing that; it's a means to an end. It sends their kids through school and college back in Serbia. It's what we don't have anymore and I want us to get it back.

I get my car cleaned in the multi-storey car park down the road. All the people who are cleaning there are Croatians. They're talking to each other in grammatically perfect English with strong accents. It's obvious that they are *really* well educated. I asked, 'what are you doing cleaning my bloody car in this place?' One said, 'I'm a doctor, he's a lawyer, he's a dentist.' I said, 'What are you guys doing?' He said, 'you don't understand how tough it is to open a business in the UK. If we open them with our thick Croatian accents no one is going to come to us as their doctor, lawyer or dentist. We are doing this for two or three years to pick up colloquial English. When our accents go we'll open up our practices.' How extraordinary. Can you think of us doing that? We're sitting here saying, 'We don't want the immigrants in here.' But we need them. They're hungrier than we are.

We have fundamental changes to make if we're going to deliver our true potential – and that potential is set by London, not the UK. London is the financial capital of the world. More money is made in this city than in any other city in the world. If we can bring the rest of the UK to where London is, that would be fantastic. We've got to, as much as it hurts, pick up some tricks from the Americans and New Europe. Nostalgia has its place but it's not going to help us. Forget our traditions, forget nostalgia, our heritage will not be our destiny. We're part of a new Europe and not all of our people will look like me, and that's okay. They won't speak like me, they won't speak like you and that's okay.

In my career, I spent ten years at Marks & Spencer's. The first five years I worked in IT and the second five years I was a buyer of men's leisurewear, and they taught me how to make money. They taught us how the machine makes money. Everybody in the organisation played a small part in this machine, like small cogs and we were brilliantly successful: the UK's most admired company, the UK's most successful retailer. But it was a machine, it was management, it was process. It wasn't individual flair, creativity or desire. They numbed our need and desire for money. What they did brilliantly was choose young working class kids like me, sons – especially sons – and daughters of immigrants, and they gave us an unwritten contract: 'You give us everything and we'll teach you how to be middle class.' That was what the old British institutions did: the banks, the insurance companies, British Airways, BT. There was a promise there.

At Marks & Spencer's we used to do what we call the regional visits. The chairman or the chief executive would choose a store and visit it. The store would be notified six months in advance, it was like a visit by the Queen. Paint, refurbish the whole bloody store, send all the ugly people home. Chief executive would come in with a big entourage. He'd go round kissing babies and shaking hands. If something was wrong at Marks & Spencer's, the chief executive would crucify the member of staff in the glare of publicity, 'What are these coats doing here? Who put them there? Make sure they don't work for this company tomorrow.' It's the difference between treating people as heroes and telling people off. That's our British culture. The boss from twenty levels up is telling you the thing's dirty.

When I walked in to the boardroom of Pepsi for the first time, the Chief said to me, 'Hey! Rene! What are you great at?' 'Pardon?' 'What are the two or three things you're brilliant at?' 'I beg your pardon? I'm British; I couldn't possibly answer

that. After ten years at Marks & Spencer's, I can tell you what I'm not good at.' 'No, I want to know what you're great at.' I said, 'Why?' He said, 'Because I want to create a position where I'm going to expose your strengths then I'm going to build a team around you that compensates for your weaknesses.' That is leadership. Most of us go to work focusing on the things we are crap at. 'Go and work on your weakness, you're hopeless at communication. Go and speak to those twenty-eight thousand people over there.' 'Right, thank you very much for that, I'll go and do it now!' It's madness.

When I worked for Pepsi in America, every ninety days I could make 60% of my annual salary and every member of my team could make 60% of their salary too. After those ninety days, you'd work even harder. Pepsi had the most specific, measurable objectives you have ever seen in your life, not the, 'I'd like you to improve your communication skills' objectives they had at Marks & Spencer's. At Pepsi the goals were, 'One: Put three Pizza Hut delivery units on the ground. Two: Open five new Pizza Hut restaurants.' There could be no doubt whether you had achieved it or not. There were no half measures; you never got, 'You only achieved four goals, and so I'll give you fifty percent.' You had to do it all or you got nothing for your bonus. It creates people who are absolutely focused. Everyone was used to stretched targets, thinking, 'Failure is not an option. I'm going to win. Second place is first of the losers.'

In Pepsi, everyone knew what everyone else earned; we openly shared our pay packets, which created a meritocracy. One of my board colleagues was earning \$100,000 more than me, but when I asked him about it, he said, 'I've been on the board of Coca-Cola, the board of Pepsi, I've run Sweden and France. What have you

done?’ ‘This is my first board appointment.’ ‘Well, that’s the bloody reason why! Get on with it.’ What does that do for me? ‘I want to be you! I want that hundred grand.’

At Pepsi, the chief executive, Larry, would just say, ‘Rene, what are you doing tomorrow morning? Meet me in the car park.’ I’d meet him in the car park and we’d drive to one of our outlets. We were part of our estate, all Pepsi restaurants. We’d head for a Pizza Hut. At Pepsi, I’d go with the chief executive of Pepsi and just turn up at a restaurant – KFC, TGI Fridays, Taco Bell and Pizza Hut are all owned by Pepsi – order something and the staff wouldn’t know who the hell we were. After dinner, Larry would wander over to the store manager and say, ‘Hi, I’m Larry, chief executive of Pizza Hut. I’ve just had the most outstanding pizza, the place looks fantastic, the staff are keen, it’s really buzzing.’ He’d go into the kitchen, he’d say, ‘you guys are fantastic. I’m *very* proud of you. You should be proud of yourself. Great service. Thank you very much.’ Morale would go up. We’d get in the car and he’d say, ‘Rene, that pizza was atrocious, sort it. The toilet stank, sort it. The door was creaking, sort it.’ I said, ‘Why didn’t you say that in there!’ He said, ‘I’m the chief; my job is to build morale. I make them feel great about working for me. Your job is to manage what’s wrong. How would they feel if I went in there and told them what was wrong? It would destroy them.’ The staff felt great when they went home: ‘Guess what! Larry Gates came in today, told me I was absolutely fantastic.’ Larry would leave it for me to manage the stuff.

At Pepsi, we used to say, ‘Hire with fire.’ Hire people with fire in their belly, forget skills, go on attitude. It’s your attitude that determines your altitude, not your skills.’ If you hire someone who’s got great attitude but doesn’t have all the qualifications, you can train them. Sometimes I’d purposely recruit women, giving them an opportunity they wouldn’t get elsewhere. The payback was that they’d give

you everything. So I say look for your leaders in unorthodox places and you'll get unorthodox results. I always want some people in my team who've got some fire in them, because it becomes contagious

I'm used to having a thousand, even five thousand people working for me. My job as the business leader is to get everyone to perform to their potential because we need to win. I'm a commercial animal from a capitalist background. Our measurement of success in businesses I've worked in is share price, profitability, revenue. It's about money. Strategy – what we're going to do – is easy whether we're Tesco, Marks & Spencer's, Nat West Bank, Barclays or BP. The tough thing is, 'How do I make my people feel great about doing that?' I've had people come in to work when I'm their manager. A man's gone skiing and lost an arm. When he comes back to the office I'm going to make him feel great about work. A valued member of my team goes through a bereavement. I'm going to make him feel great about work. Someone loses a child; I've got to make her feel great about work. Someone goes through a divorce; I want to make him feel great about work. Everything happens in the office. I try to get ordinary people to achieve extraordinary results. Every business leader's job is to get more out of these people than your competition can. Attract and retain the best and make them feel fantastic about working for you.

The reason I left Pepsi was I came home one day and I was putting my daughter to bed. She was four. It was the first time I had put her to bed in about four months and she said, 'Dad, can I come and live with you?' 'But I live here.' 'No you don't! Can I come and live with you?' I was leaving at five-thirty every morning then getting home most evenings at eleven, twelve o'clock. That's what I did seven days a week. Now I do a hundred talks a year around the world. I basically avoid doing a real job! It's that saying, 'Do a job that you love; you never work a day in your life.'

I'm interviewing Colin Powell in New York in a couple of months in front of five hundred business leaders. They are paying ten thousand dollars each for an 'Evening with Colin.' I'm still ambitious, I want to be the world's number one business speaker and I've more or less done it in the UK. If you do the top league in the UK you get paid maybe £12,000 for a forty-five minute talk. Now it's America, where the rewards are ginormous! Last year George Bush Senior was paid \$180,000 for a thirty-minute speech. I have a target.

I went to a Catholic boys school where I was told, 'Money is the root of all evil.' I was told not to talk about money, that money is horrible. But let's change the equation: money can be the source of all good, as long as we use it appropriately. I've learned that you can do fantastic things with money. The more money you have the more you can do. When I was starting off on my career, I used to put a couple of quid in the Oxfam box. I'm in a different place now; I hope I can do something completely different. I was out in Kenya and we've built some schools there. We can afford to do that. That's great. And that makes it worthwhile. I can afford to take a day out to go to my old school and be a governor. And I love money! I'm not embarrassed to say so. My mum had a stroke at Christmas. It is money that's ensured I can afford to get her into the right hospitals. My daughter and son are with my mum in Gambia at the moment and I can afford to pay for them to go. My son works for me in business, I can afford for him not to be in the business while he's looking after my mum. I lost Yvonne, my children's mother, five years ago and I can afford to have a housekeeper that somehow can help compensate for the fact that I'm bringing up the kids on my own. If I didn't work hard, I couldn't have that. I'm not embarrassed by that.

I was interviewing Alan Sugar – he's like a grizzly bear and he tawks lieke tha. I sent him an email, 'Alan, I can interview you, I can facilitate a questions and

answers session, you can do a speech, you can do a presentation. What would you like to do?' Email comes back, he says, 'I don't do effing presentations, I don't do effing talks, I don't do effing interviews. Just get out the way. Let them ask me questions. Sugar.' Sugar! When I meet him I walk in, he's reading a newspaper, and I say, 'Hi! Alan, René Carayol.' He clears his throat, he spits. So I laugh, I think, 'You wanker!' Then I said to him – I hand it to him on a plate, 'Do you want me to introduce you?' He says, 'I effing told you, just get out of the way! They want to see *me!* Sir *Alan* Sugar!' I said, 'Great, Alan, there's a little problem: I'm in charge of this, not you. So how do you want me to interview you?' He looked at me, 'I like big balls.' I couldn't stop laughing! So we go in together, and he's a nice man who wants to be grizzly. I'm doing the Q&A bit and this woman asks, 'Sir Alan, some companies espouse great values and virtues but when they become really big and are making loads of profit, in my opinion, they can sometimes lose their values. What's your view?' He says, 'Values? Do you mean profit?' She says, 'No.' 'Values? Do you mean turnover?' She says, 'No' 'Values, you mean revenue?' 'No'. I said, 'Sir Alan, I think you've eloquently answered that question, shall we move on?'"

CHAPTER EIGHTEEN

Howard Sunrise

'It's easier to beg than to go out and do crime'

When the train doors shut on my little boy's pushchair, it was Howard who came and forced open the doors. He asked me for money, and I asked if I could interview him.

He's energetic and slight with a few missing teeth, and is apologetic in his manner.

When I asked him how old he was he told me he was 'thirty-five on bank holiday Monday just gone.'

"I beg. I'm a beggar; it's what I do at the moment. In the evenings I beg on the underground. I walk up and down the trains and I've got a set speech: 'Hi, excuse me folks, I'm really sorry to trouble everybody but I'm trying to raise myself a few pounds just to get something decent to eat and then get myself into a night shelter and I wondered if anyone would be kind enough to help me out. Please spare a little change...' And generally I get a good response because I'm fairly polite. Your average person – your working person, your office-suited person or your middle-class

person – generally gives me between a pound and two pounds, the odd fiver, when I'm lucky, a tenner sometimes. A few years ago pound coins weren't as easy going as they are now, and so it was 50p's and 20p's then, but now a pound coin is like a token. People just throw pound coins at you. I get a good income from begging if I work hard at it.

I do it seven days a week; Sundays being the hardest day of the week, Fridays being the best. Saturdays are okay because people are out shopping and on Saturday night people are out pubbing and clubbing. Christmas is a brilliant time. I've had Christmases where I've made £300 in forty five minutes in Hampstead – Hampstead is a good pitch for me, as I've been going there for a long time and people know me.

I can tell who's going to give me money and who isn't. When I'm speaking to people, I catch their eye and I know if they're going to say yes or no: I have a vibe. If one person gives me money, I can follow their eye onto the next person, who might put their hands in their pocket – unless they've thought twice. It only takes one person to say no for everybody to say no. This year I've had a lot of money off middle-aged gentlemen, your business types who are a bit older, not high-flying, and not in the rush for business anymore. And girls, young girls, always give me money. And old black ladies too, mostly Christian black ladies. It's hard to get money out of Chinese people. I don't know why. But now and again I'll get one who will give me lots, who puts their hand in their pocket and pulls out twenty quid and a whole load of change and dumps it in there like they don't know what it is. And school kids are wicked. Going through Gospel Oak you get all the Hampstead kids from private school and all the screaming girls. But if one of them decides to give me money they all do, and it's amazing how much money they've got. When I was kid I didn't have money like that. They're all chucking a quid and two quids and 50p's. The rebellious, punky kids who

hang around Camden at the weekends give me money. Perhaps they identify with me in some way but, hey, they probably can't because they're just rich kids: they don't have a clue.

If somebody ignores me, that's cool, but I don't like to be spoken to really badly, that's disgusting. Sometimes really vindictive people deliberately say, '*NO!*' loudly. And they keep saying, '*NO!*' while I'm still talking. They don't just let me get on with it, but generally most people are nice. And the police hate people begging. But they do generally leave me alone, as long as I don't sit by cash points and I don't harass people in the street. They know it's illegal and they will stop me, report me, and maybe arrest me but mostly they'll just kick me off the train and tell me to fuck off.

I've got friends from begging on the train and the tube, people I see without asking them for money. There's one particular woman, Carol, a solicitor I met on the tube two or three years ago when Dawn was still alive. Once I bumped into her and it was my birthday and I was begging and I'd had loads and loads of conversations with her so she took me off the train, she took me to the supermarket and spent about forty quid. She bought me food and drink and she bought me a birthday cake and gave me the money to buy drugs, because it was my birthday. She'd often take me for coffees, on the off chance, if we met. I met another woman that I slept with for two years; I don't really talk about her because she's got a husband.

Sometimes my girlfriend goes out in the morning and gets the first fifteen quid in when I really can't be bothered. I prefer her not to beg. It's not that I'm the traditional breadwinner, it's that I don't want her getting nicked and I feel like I can get the money quicker. She's worked on the street before, as a working girl, and since

she's been with me she's having a nice time. I'm hoping to take us both out of this life at some point.

Most of my friends do exactly the same things as I do. They go out, they get their X amount of money, they come back and they score. I probably know fifteen people who do that every day and that's just people who live in and around Islington. They just happen to be begging now because they're heroin addicts, and it's easier to beg than to go out and do crime. It's one of the oldest professions in the world, isn't it? Going up to people and asking for money. Begging and prostitution are two of the oldest professions. We're – not Oliver Twist-like – but we are all ragamuffins. We're all heroin addicts and we live in squats and we've lived in buses and we all beg; that's what we do instead of steal. It's an underground thing, you can romanticise it if you wanted to but it's still crap.

I hate those Eastern European women who beg on the trains. Well, I don't actually hate them because I've got no hate in me for anyone. I don't know if my opinion is very politically correct. Eastern European gypsies have been begging and pick pocketing and stealing around Eastern Europe for years and they've arrived in London over the last ten years or so. They're very forceful, and they put their cup in your face. My girlfriend's of the opinion that the babies are given Calpol so that they sleep and they are pinched to cry. They've got their gold teeth, they've got their big council houses and they're claiming thousands and thousands of pounds in benefit. They're getting a council flat and I'm having to squat above a shop. I was sitting outside a Nat West cash point the other day, and there was an older woman selling the Big Issue, she threatened to call the police because I was begging there. Isn't that nasty? I've been sitting outside that cash point for years and I've never seen her

before in my life. It's not fair, is it? They're ignorant and they're rude and they'll spit on you.

I beg for probably six hours a day, solid. I do an hour in the morning, another couple of hours in the afternoon and then two, three hours in the evening. In between I have to go off and score and sort myself out. I'm a heroin addict, so every day I have to raise a certain amount of money for my addiction. As money goes that's essential. I need £100, £120 a day in cash. I *know* it's a lot of money, it's a hell of a lot of money, but it goes. When I go out there in the morning I'm looking to get my morning hit: I'm dying to get my first fifteen quid really quickly. If in the first hour I get fifteen quid then I can go and sort myself out really quickly. I sit there and I'm watching every pound that somebody drops me, I'm watching every 50p that somebody drops in, I'm counting every 20p. Even adding up my coppers to make it. Generally, a bag of heroin is £10, but you can buy two for £15 or four for £30. £15 is pretty much one hit; because I've got a girlfriend we share it. I need four, five packets a day, at least. It's dark when you're ill and you need the money to take heroin.

Drug dealing is a crap game, it's horrible ... and the dealers are getting very rich off people like me. The drug dealer's driving a Lexus, spitting the drugs on the floor for me to pick up, and I'm handing him the notes through the window that's half undone, then he's driving off in his very rich car. His dealer's probably living in a big house in Marbella. But then, I used to sell it myself. I was getting £700 a day off it when I was living in Bristol. Someone used to come round with a lump of heroin on credit and then I used to break it up, and wrap it up into £20 deals. I'd have my mobile phone and people would ring and I'd just zip out on the bike and meet them and get £700 back in the day, of which £450 I'd have to hand over and the rest would be my profit. Then I'd get the same amount the next day and it would roll like that.

How I grew up – that’s a long story: that goes with my addiction, how I grew up. I looked after myself. If I wanted something I went and got it. I was adopted and grew up in Guildford, and my adopted mum – I spoke to her today on the phone as it goes – used to clean, do a little bit of home help. My dad was a chippie, carpenter, cabinet-maker, fixed antiques. I started smoking hashish when I was twelve and to fund that I’d buy half an ounce for forty-five quid, chop it into four bits and I’d sell three of the bits at £15 each, then I’d have the fourth bit for free. I grew from that so by the time I was seventeen, I was doing three and a half kilos of hash a week.

I grew up in a drugs culture. Nineteen eighty-eight, eighty-nine was acid house. My life, all my friends, everything I knew revolved around that. In 1990 I was squatting in warehouses with friends for the purpose of throwing big raves. And part of throwing raves involved having loads of people coming in doing lots of drugs to lots of mad dance music. I was inquisitive and I always said I would try anything once. I was doing ounces and ounces of speed and getting hundreds and hundreds of acid tabs buying them at 75p each and selling them at three quid each. In my early teens till I was twenty-five, I had a really good turnover and I did well for myself. I had nice places to live in Guildford, nice girlfriends, I had money in my pocket: the drug business is a very lucrative business. Life was going really well when I was dealing drugs. I was out partying and I was doing well because everyone was taking it, until the heroin took over and took it all away. I’d be buying the hash from New Age travellers who were on the road, living in caravans, buses and trucks, and importing or growing it. Then I was selling to students at the local sixth form college – I wouldn’t sell to schoolchildren. People who are buying the drugs are totally responsible; they know exactly what they’re buying.

My girlfriend, Dawn, died in 2003 and I'd been with her for seven years and she died of a drugs-related illness, septicaemia. I'd been destroying myself with the drugs and alcohol for a good year and a half afterwards and that time I went to prison for burglary. I was scared – a little bit – when I did the burglary, but I kind of knew what could happen. The burglary was a desperation thing: I was in a state where I didn't really know where I was going to find any money and I just walked past a house. I feel guilty even talking about it, and it's four years ago. I just did it. I was running around the house, looking. My heart was pumping. The adrenaline rush from it was horrible, amazing, horrible. I probably didn't actually make that much money out of it in the end. I took a DVD player, a CD player and some CDs and eighteen hundred quid in cash that I found – not a lot of money really, to spend two and a half years in prison for. It wasn't really worth it.

I've done a lot of bad things for money over the years. I robbed people at cash points, things like that. I'd just go up to them and say, 'Can I have your money?' One particular time, I robbed a guy at a cash point late at night. I said 'Excuse me, give me your money!' And he said, 'No!' and I said, 'Give me your *fuckin*g money!' He wouldn't give me the money. But I saw that he had put it in his pocket and I had my hand on his jacket, so I head butted him, took the money out of his inside pocket and ran off. I got caught for it but I was found not guilty because he couldn't identify me properly in a line up because he'd been drunk. I'd like to stress this was a long time ago. I've not committed any crime since probably 2004, 2005, I really haven't. Beg – that's all I do. And I don't intend committing any more crime. All of the times I was committing crime was definitely stupid and out of desperation, not out of greed. I was stupid; I was in the wrong crowd and smoking crack cocaine as well. I was in Shit Street and it was wrong. I'd just like to say to you, Wendy, I'm not a bad person. I've

done a lot of shitty things, but there's no way I'm like that, if you know what I mean. I want to do good things, I really do want to do good things, I've just got no resources to do that.

I take heroin to feel I'm a sociable person, I'm a warm person, and to feel nice and normal and relaxed and comfortable in my surroundings, and get on with my life, even though I'm not getting on with my life because of my addiction. I worry about my health. My girlfriend and I are both fairly healthy; I get checked regularly in prison and rehab. I live day to day. I dream of living a little bit better and it's going to take my motivation to do that. It's going to take me getting on a methadone prescription, getting my house in order, as it were. I'm at the end of my using, definitely. I'm trying to sort myself out, I'm right at the end at the moment. I'm at the point of definitely changing. I've got loads of plans. I'm looking at doing a tea stall at the festivals during the summer, with a gazebo – a couple of gazebos – baking a load of hash cakes and making teas and brandy coffees, then just sitting down. I can do that quite easily and it's not a pie in the sky plan; it's a definite thing. I'm hoping this year is my year. Drugs still are my life but slowly now I'm starting to grow up a little bit and veering away from that. I'm planning on becoming clean really soon. I'm going to be clean.

I have to have a can of beer before I get on the train in the morning because I can't face it. I get nervous. It's the fear of standing in front of lots of people and saying, 'Excuse me, I'm really sorry to bother you...' and people are looking at me, and they don't like me doing it really. People are nice to you and people do feel sorry for you but – *making* people feel sorry for me – I hate it, I don't want to be doing that at all. I want to be earning money in my own right. I'm good at what I do, I *am* good

at what I do, I've been doing it eight years, I've got a good reputation among my peers, but I hate it, I absolutely despise it.”

CHAPTER NINETEEN

Neil Shashsoua

‘My mind-set is, “Got to save money in case the Nazis come”’

Neil was eager and willing to talk about money and very interested to talk about his own Judaism. He was an energetic and quick-minded interviewee. It was clear Neil had given a lot of thought to what he would say. The interview, which took place at my kitchen table on a sunny winter morning, was punctuated with him laughing at his own jokes and eating cake.

“I live in Morpeth in Northumberland and I’m a regional manager for the charity Age Concern. I’m happy to tell people what I earn: £40,969. It’s just gone up! In our society, ‘How much do you earn?’ is one question you don’t ask. It’s bit like saying, ‘How much are you worth?’ ‘Oh, you only earn £15,000 a year, you aren’t really worth very much, are you?’ Or, ‘Wow, you earn a million a year. God! You’re really incredibly rich!’ Yet there’s no actual difference in worth between those two people.

It's interesting that when you asked me how much I earn you said, 'you don't have to say.'

I think anything labelled Jews and money – unless it's in Jewish circles – is probably going to get people's backs up. Linking the two together tends to play to people's stereotypes of Jews. You never hear the phrase, 'Christians and money,' or 'Zoroastrians and money.' Some Jewish people have been rich, but some Zoroastrians have been rich. And some Jewish people have been poor. There are poor Jews living in London just as much as there are rich ones. I don't know of any other religion that has been targeted in the same way that Judaism and money has. When people talk about Jews and money they usually mean Jews are in some way taking money away from people or Jews are good with money and you need to be suspicious about that. It's not said, 'isn't it good Jews are good with money.'

Jews were brought to England by William the Conqueror post 1066 to be moneylenders. William the Conqueror was a foreign king invading a land and he needed money to buy people's favours and to pay for castles and fortifications to oppress Saxon people. In those days, Jews were outside the law. Ecclesiastical church law was powerful and Jews were outside of the church because they weren't Christians. The only way Jews could live in England was as the property, literally, of the king. There was even one king who mortgaged the Jews to somebody else. Jews had no land and they had fewer civil rights and they were not welcome, I imagine, at first by the general population, but probably were accepted over time. As a Jew, you would have been in a very difficult position because you would have collected taxes from the population so you were potentially not liked by the local population. You didn't really belong and you weren't really welcome. But you were used. And money was the currency, literally, that you were used by.

The most famous recent example of this kind of scapegoating was Germany in the 1930's where Hitler very much said, 'the reason that Aryan people haven't got very much money and are poor is because Jews bleed the German economy dry and take money from good Aryan folk.' When you go to holocaust museums and memorials you see a big pile of gold teeth, hair, spectacles, whatever else the Nazis took from the Jews. But you don't see the money. Any money the Jews had, the Nazis took from them. In Swiss bank vaults, even now, there is money held in accounts that was stolen from Jews. It can't be easy for those people to know they are where they are now because their grandfather or grandmother acquired the money or property from Jews, semi-legitimately or stolen.

I was recently reading *The Autobiography of Malcolm X* who used the same argument: Jews are the shop owners and business people in black ghettos and they take money from those black ghettos. We should not have Jews in those areas, we should have black people running black shops and black businesses employing black people and keep the money in the black – he didn't say the black – 'economy!' So Anti-Semites very quickly and easily get their message across to lots of people by talking about Jews and money. But I don't want me and the Jew bit to be linked because I think people will focus in on that and think, 'Why's he saying that?' I don't want to reinforce a Jewish stereotype. People might react and say, 'that's mad. He was born here. He's lived here. It's a safe society – that's just him with a mental health problem.' Someone reading the chapter about the Quaker or nun, whilst their view of money would be linked to religion, it would in no way have the background that a Jew talking about money would have.

My dad was born in India in 1933, a year or two after Israel became independent. He went to Israel when he was sixteen. He spent three years on the

kibbutz and, like every Israeli citizen, was drafted into the army to do his national service for two and a half years. Then he left Israel and came to London where he went to a Jewish employment agency. A tobacco company were looking for a bookkeeper. Dad had absolutely *no* experience of bookkeeping at all but he went along and said to the guy, ‘so what is bookkeeping, then?’ The guy said, ‘you better just follow what this guy does.’ So he did and then he went to night class, did accountancy exams and liked it, he really liked it. I’m not too sure what aspect of being an accountant he likes most. It’s probably something about money and status. Dad’s got very high standards and he likes to do a good job. He also likes advising people and being an expert, and accountancy gives him that.

Both of my dad’s brothers were accountants, too, so I seem to come from a family of accountants but I had no interest in accountancy at all – or money. I say I had no interest in money, though I knew it was important. At some point I must have asked Dad for pocket money and got 5p a week but he rarely gave it to me so I would steal from his bedside table – a habit my children have continued! Dad also owned two hardware shops, one of which my mum worked in. It was quite a hard life for mum, humping around bags of cement. They would often talk about money in terms of how the shop was doing. It wasn’t healthy, I think, to have that kind of money relationship and work relationship between them. I certainly got the idea that money was to be saved rather than spent. I certainly thought I would always need money in case the Nazis came and I would have to leave quickly. There is a core of me that somehow still thinks that. I have savings. I don’t spend much money and I resent spending it. It’s irrational because money is there to be spent as well as saved. It’s just this basic tenet I have that it’s wrong to spend money. My mindset is, ‘Got to save money in case the Nazis come.’ I’m living in siege mentality where this country isn’t

really mine; I don't really belong here. But the reality is I was born here and I'm not going to go anywhere, I've got children here, it's not like I'm going to live in Israel or any other country. I've never had any desire to, either. But just in case. There's always that option that suddenly things might turn nasty and I've got to go. Until we built the extension, my wife and I had £100,000 between us. It's not enough to buy a big house in England but it's enough to leave and set up a new life. The saving just happened, really. My mum gave us money, my dad would give us money and I work and my wife works a bit and we don't spend that much. We each save a hundred pounds a month, and we save for the kids.

Debts? Oh no, no debts. Well, we do, we have a mortgage. I don't do credit cards because that's something that then ties you down and you have responsibility about that. I think that's my primary motive around money. It's always there in the background music. I've got a pattern, which is about saving and protecting. Some people are the opposite, whatever they get they spend, or they get into debt. So even if they haven't got it they spend it, which is as unhealthy an approach as mine. A rational way of viewing money would hopefully be somewhere in the middle, where it would simply be what it is – it gets you things. You do things to acquire it.

I would say we've had family holidays virtually ruined by my attitude towards money in that I'll feel, 'Oh, we can't go out, we can't spend that,' and that's a cause of tension between my wife and me. More recently I think I've loosened up on that but for a long time, forty odd years, that's been a theme running through my life. I don't like buying ice creams. I think that's just a waste of money! Ice creams, cafes, but they are lovely experiences and that is also what money buys you. It isn't just the product itself – the cup of coffee – it's the whole experience of it. The washing machine is twenty years old now, I bought it second-hand and it's working fine. The

television I got from my parents eighteen years ago, it's still working fine. I went to Marks and Sparks a few days ago and looked at the suits in the shop. It's relatively cheap, it's not like Savile Row, and I thought, 'I could buy that, I could afford that.' And if I won the lottery I'd save it. I would save it, in case the Nazis came! I buy food. Although I'm tempted to buy very cheap food I also buy organic fair trade food. I don't spend a lot of money on clothes. Money's certainly been a big feature of my life, but not a positive one. I don't enjoy spending money. I either feel neutral about it, or negative because I'm spending, therefore I'm not saving it. There are things I like acquiring, like a really nice, ripe peach, a perfect peach. I like acquiring that and eating that but I don't like *buying* it.

I was talking to a friend about this interview and he was saying, 'what would be quite interesting to look at – this isn't an interview about you, Wendy – but *your* motives, you and money. Part of your motive for writing a book is – understandably – to get money. I wouldn't say, 'understandably' if I was talking to the Queen: 'you obviously need a bit more money, Liz, these chandeliers are so passé!' I think it's going to be a very interesting book and I'll certainly buy a copy, I won't enjoy buying one! But I'll certainly buy one!"

CHAPTER TWENTY

Mark Boyd

‘It’s become really normal for me not to have money’

I interviewed Mark in the sitting room of the flat in Streatham where he was staying that night. He delighted my son, Solly by holding him upside down, then his friend, Eric, lay on the floor and watched a DVD of Shrek with Solly while I talked to Mark.

Mark is in his thirties and speaks with an Irish accent. He has a very open and friendly manner.

“I set out to walk from Bristol to India with no money. I left on the thirtieth anniversary of Gandhi’s assassination and I was going to walk to Gandhi’s birthplace to symbolise the rebirth of community. I walked from Bristol to Dover, got to France and came up against problems in France, some of them down to lack of planning. There were language barriers and the inability to say what we were doing and explain. France has vagrancy laws. In the UK the vagrancy laws are still there but

they haven't been used for hundreds of years. Vagrancy laws are that you're not allowed to not have an income.

We're on the peace pilgrimage now, that's what Eric and me are doing here in Streatham. If I say, 'I'm walking for a money-free community,' people would be like, 'phewww...' It's too much for people so saying, 'walking for peace,' gets people asking the question, 'what's this about?' and then I use that to engage people and I talk about how I see peace coming about. And for me peace isn't this thing that is going to descend onto humanity tomorrow where we all live peacefully and it's all flowers and we're all going around skipping in gardens because we all have unconditional love. Peace only comes from every single interaction we have each day. If I interact with you and I say, 'I think you're really rubbish at what you do, blah, blah, blah,' you're not going to be going, 'Mark's such a nice guy.' You'll be thinking, 'What you're doing is such a load of rubbish, you're just a hippy,' and it starts this negative spiral. If you smile at somebody or help them unconditionally, go, 'I want to help you out with something, I want to make you dinner this evening, for no reason at all,' to a stranger. People are, 'It's been a really good day and people are nice.' What I'm talking about is setting off positive spirals, about raising and uplifting humanity.

A pilgrimage is normally a religious thing. I've got no label: I'm not a Christian or a Hindu or a Buddhist or Muslim. I believe my life is my religion. My biggest influence is Gandhi. Gandhi always said, 'my life is my message.' When people asked him, 'what is your philosophy?' he said, 'I don't bring anything new to the world. The things I talk about have existed since the beginning of time. It's not new stuff; it's very simple stuff. What's new is the practise of it. What's original is putting it into practise.' When he said, 'be the change you want to see in the world,'

he didn't say, 'let's talk about the change you want to see in the world. Let's have meetings every Tuesday evening about the change you want to see in the world.' He said, 'Be the change.'

When Eric and I got back to England we had a think because we didn't know what to do. So we decided, 'Let's continue the pilgrimage in the UK.' In Britain, it's probably needed most. The West in general needs it. We've now gone from Brighton round the coast to Ashford, Faversham and into London, and it will be about a week or so in London, then Cambridge, Norwich possibly, and then up north. It's going to get much more difficult because towns are further apart so instead of walking twenty miles a day it could be sixty or eighty miles. Two days ago we walked from 11 o'clock in the morning to 7 o'clock the following morning, walked through the night to make it to London. We don't always have accommodation in an area. We've slept in tents – I've got a tent with me. We've slept in an abandoned shed. We don't always have food, then some days we're at a feast, where we eat five courses and it's all very bizarre!

I live without money. We walk from town to town asking people if we can help them. If anyone needs help, we give unconditionally, we don't expect food or shelter in return, we believe that whatever we need will come our way. If somebody needs help with a job, we just do it, and if they want to give us food or shelter afterwards then that's a bonus, but it's not conditional. We've helped with a willow worthy, we've knocked down walls and we've rearranged a woman's art studio. There are places where we clean up the house. It's always different; it's what anybody needs. We're not two highly skilled human beings: we can't do everything expertly but if we can possibly do any of it we help out and do it. There are very few people who say, 'We want help' and we can't actually do it. The biggest skill you can

have is a willingness to help. Often it's a job you can do after ten minutes training. When people first see us they probably think we're freeloading round the country or that we're going round for work, bartering.

There are so many stories of people getting beaten up in the street for sixty quid, then these people come up to me and say, 'Here's £50, I want to give it to you,' and we're saying, 'I can't accept it.' For some people that's like, 'what? You can't accept money?' and they'll go home that evening and say, 'I met two guys today – and I offered them £50 and they said, 'We can't take fifty quid, we don't use money, we can't accept money.' For them, we're not just two guys who are off scamming round the UK. 'I offered them cash, they could have gone and had five pints each at the local pub, but they said, we can't accept it, we're trying to build a world that's based on community as opposed to money.' I find those questions a really good opportunity – although not always: sometimes people come up to me and I say, 'I can't accept money,' and they go, 'Okay! Have a good day', and they spin off in the car. It's quite radical for some people to get their head round.

I used to have a houseboat in Bristol and I sold that to set up the free economy community. Anything I had left I gave away to people before I set off on the pilgrimage so everything I own now is in that bag in the corner – not the big rucksack, the small one – that's my worldly possessions at the moment. That's what I walk around with. And I have no money. I don't have anything in a bank account, I don't have any credit cards, I don't have any form of money. I live completely without money. No income from any source, no expenditure from any source. People offer me on average about £10, £15, £20 quid a day: on principle I can't accept that, I took a vow not to touch money. If I'm helping someone, like volunteering for an

organisation at a bar, and then the important thing there is that I'm helping so I've got to touch money. But I can't accept money for myself.

It is the ethos behind the free economy, which is about unconditional giving and unconditional love and sharing our resources – our skills, our land, our spaces, our tools, everything we have – and not just sharing them, but building a community through sharing. So you're not just sharing your time or your tools, you're also giving a part of your soul and a part of your spirit, you're uplifting them by your sharing.

My own medical beliefs are in homeopathy. Once you refine what it is that you need for your body to restore its vital force, just one tiny thing, you take that homeopathic tablet and it restores the vital force in your body and the symptoms disappear. I see the ethos behind free economy as being social homeopathy; it's about getting to the root cause of the problem. What humanity needs more than anything else right now, that sense of being part of community, being part of a more beautiful way of life, where everybody looks after each other. When you do that, then you don't need your 50" wide TV anymore. When you're among a bunch of people who hang out every evening and make a big feast for each other, you don't need to watch the *EastEnders* omnibus for six hours; you just have a good time with your friends. Consumerism is filling a void. If we don't want this void to exist in the first place, then we've got to fill it. For me this is the answer.

Free economy is in eighty-seven countries and it has over four and a half thousand people now. It's been going five months and it's growing faster than we can keep up with it. If you drop a marker anywhere in the UK there will be at least two or three members, even if you go out to the remotest part of the UK. There have been about a hundred thousand people who have logged on to the website in the last few months. The free economy website is about swapping and bartering skills, and

exchange, but it's beyond exchange. You're helping somebody because they need help. There's no guarantee – apart from your faith in humanity and your faith in community – that you'll get that help back.

Say your bike is broken and you need a bike mechanic, so you put in bike mechanic in Free Economy and it brings up the nearest bike mechanic to your front door, so it's as local as possible. And the mechanic comes round to my house and fixes my bike, but there's no guarantee I would ever go and help the mechanic. No money changes hands. It's all done for the love of it. But being part of a big community where everybody does things for free, I know there's going to come a time when the mechanic needs something, perhaps his wall needs painting and he knows someone will come round and help him paint the wall. In the process, not only are people meeting each other and getting to know their neighbours, they're going, 'Actually, we're not all bad, we could all be good friends.' It's about uplifting people's spirits, because when somebody comes round to your house and fixes your bike and leaves without any payment, it's like, 'Man, people are really cool, man, and I really like my neighbours and it's a really good place to live.' It uplifts humanity, which is probably the most important thing. It uplifts people's spirits and builds resilience and uses fewer resources.

Free economy is my vision. It's a movement to get back to a world where no money changes hands. The physical aspect of free economy is based on Peak Oil which is when oil runs out in fifteen years time. It's about making the transition to a world without oil: so we're going to have to be more local, be able to make our own clothes, grow our own food, build our own shelter, mend our own bicycles and cars. For me the free economy community and all it embodies is sacred. There isn't one part of it that grates on my conscience, it all fits in exactly with my philosophy, in

every segment in life, which is why it's the most important thing and why I want to devote my life to it, it seems so close to perfect.

The inspiration for the free economy originally came from nature. If you look at the apple tree, the apple tree doesn't say, 'Do you have a Barclay card? Do you have a Visa card?' It gives unconditionally to whoever wants to take an apple, you can take as many apples as you want, you can take one, you can take them all and it just keeps giving more apples every year. That's how it exists, you eat the apple and you fertilise the soil, well, not anymore, but that's how nature intended it to be. What humans are doing now is working against nature. We're taking stuff from nature and we're saying, 'We know that nature gives us this for free but now we're going to charge and we're going to make a lot of money out of it.' Another example is a bee and a flower. The bee comes and takes the nectar and in the process the flower sticks a bit of pollen on the back of the bee and the bee then goes on to the next flower and it ends up pollinating that flower. The bee doesn't go, 'Well, I work for £50. You're nectar's only worth three quid a kilo.'

And my long-term vision is to set up a community built on the ethos of the free economy where no money changes hands. Stage one in the free-economy is about community within communities, stage five is intentional communities where you grow food, you build your own shelter using local materials and anybody can come and visit, without money. Stage ten of the free economy community is – I don't even know what it is! But ideally it's a world – which I don't think we're going to embrace in the next trillion years – where we all live in harmony with each other and all do what we do for the love of it, for the love of helping another human being.

Money is very recent history – it's ten thousand years maximum since money has been in common circulation. In the last couple of hundred years money has

intensively been the focal point of society. But if you take the history of the planet and the universe which is millions and millions of years, it's only been in the last 0.1% that we've used this thing, so what happened in all the years beforehand? How did we live before we had money? What was abundance back then? There was wild food growing and people spent their days hunting and gathering and working as human beings as part of an eco-system. We're not part of an eco-system any more. We talk about the environment as if the environment is separated from us so we say, 'The environment is in trouble.' 'Whoa! Whoa! We are the environment!'

People say money's the root of all evil, but it's not, money is innocent. Money itself is paper and coins, it's minerals from the ground and paper from trees, and so sorry, I can't blame money itself! It's about the value human beings attach to money. I always say money's not water, it's not food, it's not oxygen; we can actually live without it like every other species on the planet. You don't see birds and worms and bees and flowers all going round saying, 'we need some cash, or we're going to die. We're all going to die!' In the history of the world it's a very recent phenomena, but now we think if we don't have money, we're going to die. Although in today's society it's quite difficult to live without it as we're finding out.

I spent the last six years in business. I used to run an organic food company with two cafés, an organic supermarket and an organic farm in Bristol. Part of me really enjoyed it and I was doing the books – I studied business and economics at college – but from a business perspective, I knew I had to do things that my consciousness didn't like. Not being able to give a wage to employees that I believe they should get for their work and knowing that they're all working really hard and then not really being able to afford rent at the end of the month or be able to eat organic food. My job was saying, 'pay less for supplies, charge more to the customers

and give staff less money' because that's how you make profit. And giving it a spin that allows your staff to work all hours, the customers to come into the shop because they think it's part of a really good lifestyle. And for me all three of those things don't go well. I want to give the customers a really fair price for it, I want to give staff a really good wage so they can afford a decent way of life and I want to give farmers a good price, but I couldn't do that anymore! Even though it's probably the most ethical industry in the country, I couldn't defend myself working in it.

I never use money anymore and I haven't thought about it in weeks. I don't even think about it. Some days I think, 'I'm really hungry, it would be so nice to just go in and buy a nice meal somewhere.' But it would be weird to go back into a way of life where I open my pocket and there's £200 quid; that would be like, 'Whoa man, it's weird having that.' It's become really normal for me not to have money. Without money, it's been six weeks. I'm not worried about my future, man. If anything I'm less worried about my future now than ever. I'm getting skills and the skill of unconditional giving and the skill of living more simply. The skill of being less addicted to all our gadgets and all our comforts. Sleeping rough in the cold with very little food is a skill. Living simply is a skill.

The days when we wake up and go, 'Let's just focus on giving, we'll give damn well, but we don't care if we sleep in a tent tonight,' then the whole thing flows, man, and we get huge feasts at the end of the day because people have been really inspired. Say I need something, like toothpaste, the universe has provided me with whatever I need at exactly the right time. The biggest example was I woke up and I had a streaming nose all morning, and I was walking with this person, and he was like, 'Have you got a tissue?' and I said, 'No I haven't got any.' Literally, about five seconds later the wind blew into my path a tissue: a clean tissue, a pure tissue,

man, there was nothing on it. We both looked at each other and I know it sounds airy fairy but it was like, I know it could happen anyway, but for me it's when you're working with the universe. I looked up and I went, 'you work! Let's just keep on walking.'

When I work with the universe and her law of essential love, life flows and life is amazingly beautiful and we have a great time and it feels really connected and in tune with everything that's going on. And the days I don't do it, it's really a struggle. So we're getting better at having days focused on the unconditional giving and less on the, 'I'm really hungry, I need to sit down for five minutes.'

We're going to walk for as long as it takes, as long as the universe keeps sustaining us. There's an element of we can only walk and hope as much as we can physically do it. If the universe doesn't give us what we need to keep going, then we'll have to either die or end it at some stage. Up to now, she's given us everything we need, how much longer she wants us to keep going is up to her, whether it be five years and we make it to India or whether it be two days and we don't make it outside of London – we don't know. My dream is to make it to India, but if the universe has a different plan for me and wants me to do something different in life then she will let me know. If I go with her essential law and unconditionally give, and no food comes in our way or I get exhausted and can't go one more step then it's time to give up. That's the universe telling me I've got to go and do something.

When people say, 'Oh, well, you're talking about going backwards.' We're not talking about going back to a more simple way of life, it's not about going back in life, it's about following nature's cycles. We've learned so much in the last hundred years that we can use this time when we get back to that simple way of life. You know what, materialism doesn't work. We thought it would make us happy but

depression was huge, suicide was huge, as human beings we've never been less happy. Did materialism actually work? Did consumerism and capitalism actually work? We can go, 'We've got to try something different because this isn't working.'"

CHAPTER TWENTY-ONE

Will Driver

‘I remember the first time I lost a million dollars. I do it regularly!’

Two bay trees in terracotta pots stood either side of the glossy black front door of Will’s London town house. Will was welcoming and warm. We sat in armchairs in the conservatory and talked for three hours. ‘Three hours!’ his wife exclaimed when she came in. ‘Will never talks for three hours.’ It was spring and his wife was expecting their second child. The interview was fun and surprising, and Will, behind his charming and friendly manner, was clearly a passionate, successful banker. ‘I’ll keep my Blackberry with me,’ he confided, ‘I’m supposed to be working.’

“I’m a professional in the City. I’ve been fortunate to be in the right place at the right time – to be a hedge fund manager whilst the hedge fund industry has been booming. In the world of hedge funds you make money as shares go down, not just when they go up. It’s fantastic! You’re hedging bets; that’s why it’s called hedge funds. They

have been tremendously successful in the last four or five years. There's a huge amount of money in hedge funds, probably about a trillion and a half dollars in capital. Huge returns have occurred. Earning two or three million pounds a year as a banker is not really going to send waves through the world – it will probably be the basic salary in a few years anyway! But the amount of money being made by people in hedge funds is truly awesome. They are the sexy bit of the City at the moment.

An economic theory says that absolutely everything can be reduced to a series of markets consisting of people *with* something to offer and someone with *cash* and some sort of trade-off. I haven't mentioned derivatives. A very simple example is where you would bet on... Bet! Did I say, 'bet'? I haven't used that word. Never call it betting! It's very different from betting! My uncle was a huge academic and always looked down on the City, he thought it was a big gambling den and actually it is, but the house always wins, you always win. And it's an exhausting science! Everything is very fluid and insecure. You learn it's very hard to predict the future. It would be wonderful to have a copy of the newspaper in two years time with all the share prices in, so I could trade absolutely risklessly. It's always been my dream but it's never happened. In the city you can make a lot of money at one point and find that it evaporates as a legal loophole closes – not a legal loophole – scrub that bit! We never do anything that bends the law.

It's hard to become a hedge fund manager because you must have proved that you can make money out of money. You have to have a track record. I remember the first time I lost a million dollars. I do it regularly! It's not the dollar amount that matters, it's the percentage amount: if you've got four hundred billion dollars and you lose a million dollars that is a quarter of a percent. But you can make seven million dollars the next day – which isn't excessive – or maybe two or three million, which

would be good. It's very hard to get people to give you money because if you lose the money, you get your management fee but you won't get any performance fee and soon people will take their money and shout at you. There's a hedge fund called Long Term Capital Management. A bunch of Nobel prize winners for economics and Harvard professors thought they knew what they were doing and they had huge computer programmes to work out which companies you should invest in and which ones you shouldn't. They almost brought down the entire world financial system in 1998.

The way a hedge fund works is that someone gives you a hundred million dollars. It can be government or a very rich individual. You're getting money from people's pensions and part of most people's pension is probably in a hedge fund. You will get a bit of money, no more than ten billion dollars. Ten billion dollars is actually not *that* big. The place my wife works for manages around four hundred billion dollars, forty times that amount. You start off with your hundred million dollars plus a management fee of around two percent a year, that's two million dollars a year to run your office, from which you get your base salary, travel and expenses. Hedge funds are a cottage industry, they work in almost total isolation. They're very secretive because the way they make money, their trading strategy, is very coveted. You work individually. I work from home, but as part of a small company.

Hedge fund managers get ten to twenty percent of any profit you make. That's where you make huge amounts. People are earning extraordinary amounts of money, many hundreds of millions of dollars for the top performing people. But the City is a funny world, the salaries are much higher – but it's riskier. Employees are very highly paid, but it's volatile: you can be employed one year and maybe sacked the next – the old cliché of living and dying by the sword.

Being a millionaire is not what it used to be. Oh dear, oh dear, absolutely not! It's very commonplace. If you're a billionaire then you should be a sterling billionaire, not a dollar billionaire. There's a big difference: six hundred million pounds difference. There aren't that many billionaires in the City, probably less than a hundred. In terms of being a wage slave, you're never going to make *that* much money, even as a hedge fund manager, not billions and billions and billions. The real way to make money is to get lots of state assets and basically steal them, like the Russian billionaires did in the early nineties.

At the top in the City there are the super rich, the very powerful, truly wealthy bankers who are entirely self-made, usually through some form of trading, earning tens or even hundreds of million of pounds of personal wealth. The super rich have five hundred million to two billion pounds. There are fairly few of them. The very rich have a hundred to five hundred million pounds. Quite rich people have twenty to a hundred million pounds. Fairly rich people have between five to twenty million pounds. More commonplace, and not as rich, are the very senior professionals, usually partners or managing directors. They get paid between a million and five million a year. There are about three hundred thousand people in the City and maybe two thousand of them get between one and five million pounds a year. They are very discreet about it. What first struck me when I went into the City was seeing this very ordinary person then getting wind that he earned two and a half million pounds a year. Because of the magic that money purveys, suddenly that person became like a god. At an investment bank you will have maybe a dozen people in your immediate area who are in the one million pound plus wage category, that's out of four or five hundred people. The rest will be professionals who will be on between one hundred thousand pounds and a million pounds a year depending on how good their work has

been that year. They're fairly unremarkable; there are probably tens of thousands of them. Most salaries in the city are less than £150,000. It seldom gets much higher than £300,000. It's enough to cover your *huge* expenses and massive amounts of bubbly and God knows what else! There are plenty of entrepreneurs too, who make a lot of money. There are an amazing amount of people who are very rich.

The next group in the city is probably most of the people in the industry, the back office. They do the administration. Because so many bankers want to keep all the money for themselves, they only pay the back people a little bit above what they'd get outside the City. If you were a secretary earning £25,000 a year maybe you'd earn £35,000 a year in the City. So there's a big divide between front office people who actually generate money, and back office people who organise things. There was an amusing case at an investment bank where the secretary stole four million and her boss didn't even notice! It wasn't that he had zillions of pounds in his bank account, rather that he'd outsourced the administration of his finances and he didn't notice because he didn't have time to check, but it does reinforce the image of people with vast Aladdin-like treasures.

Then you have a bonus, and most of the time it's a percentage of your base salary, so zero to 100% or maybe it's multiples of that base salary. At the end of the year a bank works out how profitable it has been and they work out how much money they are going to pay the staff, and they allocate a bonus to the individuals. It is *very* political. If you under-divvy someone, they will leave – and sometimes you might want them to! But recruiting someone new costs a lot of money because recruitment consultants charge a third of the base salary, so that's £20,000 - £40,000. If you overdo the bonus then they'll be very happy! But the company has shareholders: any money you pay to the staff doesn't go to the shareholders so if you pay your staff too

much then your shareholders are going to give you a hard time. But you will have maybe underpaid someone else or even – horror of horrors – underpaid yourself! It's said: 'Bonuses should be mutually unacceptable.' The bonus should be at the point where you and your firm are both hacked off with each other.

It's a very difficult time in December, before bonuses are paid. Every day there's a palpable tension in the office. You get a call, go into your manager's office, sit down and he says, 'Right! This is how much you are going to get paid.' What not to do is to say, 'Oh my God! That's a huge amount of money; I've never seen that amount of money in my life, oh! Heavens be praised! You're so generous, I love you so much!' If you do, they'll think, 'Bloody hell! We completely over-paid this guy!' What you do is say, 'Well... that's pretty disappointing.' You *have* to say that because it makes the manager happy and that comes back to the mutual unacceptability, it's 'Okay, I'll stick around for another year.' Whereas in reality your thinking, 'Bloody Nora! It's a lot of money.' Typically you're in your late twenties when you get these bonuses so it's a huge amount of money. There are plenty of car showrooms in Canary Wharf.

There's a great saying, 'Money won't buy you happiness but it will buy you something so Goddamn close you'll never notice the difference.' I'll teach my little fellow that, quite frankly! It's very nice to have money. And most people in the City have made enough money to be comfortable by the time they're forty. It's a young person's game and hard if you have a young family. It's unusual to find people over forty-five in hedge fund management. I'm thirty-seven years old. Most people around me are young, between twenty-five to thirty. It may be more pressurised now. Once you've got your reasonable comforts, the City is more about your ego or your self-worth. Plenty of people who could have retired years ago keep working because they

like the intellectual challenge of making money and it's become a game, an intellectual game, like chess. The real value is credibility. It's showing you're better than everyone else, or better than your peers: 'Our hedge fund's bigger than their hedge fund.' It's not really about money; it's about your self-esteem.

Some people in the city actually like their jobs and are interested in their work. I'm one of those people. For me it's an attempt to work out how the world works and make money from it. Working in the financial markets makes you very humble because an idea that will be wrong at one time will be right later on. One's very humble about what works and what doesn't. It's entirely fascinating working out the interplay between politics, economics and how to run a business. A fair few people really don't like their jobs and do them just to get the money. Money is a horrible drug that turns people into zombies. It can take over your world in the same way people get addicted to anything. You're always eyeing up the slightly bigger car or house. This is a description of the entire human race but in the City it is quite apparent because the escalation and decline of people's fortunes is very rapid. You hear people in the city whingeing. 'We had to sell this off and we had to sell that off,' we are very pampered.

I ended up in the City because it's what society thinks is a sexy job. Amongst my peers at school and Bristol university, the perception was that the brightest people went into the City: the returns seemed to be unlimited and there was a chance to find out how good you really were. It sounds terribly arrogant and hormonal. I happened to do my degree in economics – it helps if you've demonstrated you know a bit about what goes on there. I'd say it's remarkably easy to get in to the City, but more difficult to stay there and do well. You have to reinvent and re-skill yourself: financial markets change extremely rapidly. Five years ago hedge funds were far

smaller, now they're very large. Twenty-five years ago there were very few computers involved in the stock market and nowadays it's hugely computerised. In one generation it's changed beyond recognition. You've got to stay on your toes. The old view is that it's all people who went to public school in the City. I happened to go to public school, but blimey, it's been a huge disadvantage. It's gone the other way now where if you've come from a state school the presumption is you're very bright but if you've come from a public school you're not. You do get a very eclectic bunch, people from all different types of backgrounds, and it's very exciting because they're very enterprising, very cosmopolitan. Nowadays it's very international too. I have found myself being the only English person for fifty yards either way of me in the investment bank. Since the big bang in 1986 the City's been a meritocracy. It's very competitive but the rewards are high.

You're treated very well and you get excesses. When I joined my investment bank in the late '90s they were making so much money that the standard travel policy was to fly juniors, i.e. spotty little adolescents like me, first class everywhere. So I went on Concorde. If you were going to America on a conference you were flown first class return, which was seven thousand pounds for a few days in the office. We used to hire corporate jets if we wanted to do awkward journeys to take investors around Europe. All the excesses were justified because if you were very important – and I'm sure everyone believed that they were – it was good to fly first class because you'd wake up refreshed. But I used to get in before half-six or seven, work through to nine at night or longer. We thought we were hard done by but junior doctors work far harder than that, and they have far more responsibility than anyone in the City so there's a lot of false feeling sorry for yourselves. I wouldn't be working every hour; I would be chatting on the phone or writing on the computer or trying to flog

something, or trying to build a relationship with a client. There was a joke that people had their jackets tailored to fit the backs of their chairs so they could leave their desks and it would look like they were still there.

And there are some rather sad rituals. For instance, if you hang around any investment bank at eight thirty in the evening you will find dozens of taxis waiting because the general custom is that everyone is allowed to get a taxi home after eight o'clock for free – and that's around £30 a night. The banks are scared they'll get a legal claim that an employee got attacked on the way home after working late. The other big ritual is the sushi run. After eight o'clock you can charge for your dinner so all the little juniors would go off to the restaurants Moshi Moshi Sushi or ITSU, which would be crawling with investment bankers. You do work very hard, you have breakfast, lunch and dinner at work, you have a gym and a laundry there, you never have to step outside the office. You can have free counselling, stress counselling and marriage counselling.

I'm not a Quaker but I have their slightly puritanical avoidance of excess. Part of my childhood was influenced by Quakerism because I went to a Quaker school. To Quakers it's not bad to be a businessman who creates an empire, you're not thought of as a capitalist pig, you're thought of as someone who creates jobs and structure and provides a service that society wants. One tends to think of the Quakers as funny, bearded people who are always on CND marches when actually most of them are very savvy businessmen. There are a lot of very powerful Jewish people in the City too: Rothschild's, Marks & Spencer, Cadbury. Quakers and Jews seem to have a very similar philosophy about money and business. Maybe Jews are perhaps more fitted for it, if you read Shakespeare on Jewish moneylenders, you see they've had more of

a history of dealing with money. Quakers haven't been going as long but they have a similar attitude.

Capitalism is the way the world works. The city and the financial world are at the heart of capitalism. Fifty years ago in Russia one would have been a Communist party official. Four hundred years ago one would have worked in the church. The equivalent person nowadays works in a US investment bank. It is all about faith and credit. In Latin, credit means, 'he believes it.' It's an article of faith because the value of things is based to a certain extent on hot air. Why is BP worth a hundred billion pounds? Because we've got faith that BP can get oil and they've got faith that we'll need oil and they can sell it at a profit. It's similar to an article of faith: a little bit of alchemy, a little bit of magic.

Money is a validation of your self and your self-worth. We're being terribly snobby here, but if you're working in the Midlands as a middle manager earning £30,000, you think you're poor until you compare yourself to someone in Zimbabwe who earns tuppence a day, and to whom £30,000 would be a prince's ransom. All the chattels of life are reassuring and make you feel good and can be a scoring system to show how successful you are. But it's also like being a hamster in a wheel. Everyone wants the same thing and City people are all almost cloned. If everyone's salary doubles, it's 'Whey-hey!' for a couple of minutes but then they realise. Most of my peers don't want to rule the world or become billionaires; they want a decent pension, a nice house or two, nice holidays, and good schooling for their children. And it all costs a lot more than it used to. If you get a lot of money and everyone else has got a lot of money, then suddenly everything costs more because everyone wants it and there's a limited supply. For example, school fees: if you want to send your little fellows to private school, everyone else wants that too. There's a limited amount of

private school places so even though you've doubled your wage the price of the prep school has doubled as well. It's all relative and to do with your peer group. Everyone in the City thinks they're very different but they're not really, they're just another group of people who have a slightly elevated currency, in the same way that an ordinary citizen in the UK has an elevated currency compared to someone else in the Third World. It's all little ponds of life, which share common values."

Conclusion

When I began writing I didn't know what I would find although I knew I was on a search for secrets. And I knew that money isn't something we talk about, not in a personal and specific way – and usually not without prompting, trust and some audacious questioning. What I found – which hadn't even occurred to me – is that money, it would seem, is a reflection of our most cherished value. People have a primary value and they mould their financial lives to enable them to live by that.

For Sister Sheila these values are straightforwardly religious. And for Daniel Henton, a Freegan, and Mark Boyd, who set up freeeconomy.co.uk, their values represent the possibilities of a new, better, more ecological world, possible through shunning money and living with the resultant material simplicity in a harmonious community. Neil Shashoua believed money was a means for him and his family to stay alive in a world where anti-Semitic persecution is a reality of the last thousand years. Anne Marie Woodall embraced abundance and a New Age approach in which money is energy, manifested at will through the power of the mind.

Building a proper family home in Jamaica and ensuring her children's future was the most important value for Paula Cooper, the nanny, even if it meant not being with her four children for almost eight years. René Carayol uses business and entrepreneurship to survive, succeed and belong in a country to which his parents came as poor immigrants.

For the artist, Michael Landy, his possessions and material wealth were things to pull apart, destroy and recreate with – as if they were Play-Doh or Lego. Bill Drummond took this further; paper money itself was a material that could be burnt in bulk – a million pounds worth – rather than an object with intrinsic value.

Kevin Wright, the ex-car thief and father of a child who had leukaemia, used money to help buy health for his child and – through his charity – the health and lives of other children. For the retired factory worker, Eileen Weatherstone, fear of poverty and worry about money had shaped her health and life. In contrast, money and capitalism were an intellectual challenge, a game of chess for Will Hunter and Gary Bridges, the two bankers. Money could be acquired through wit, risk and application and was available in large amounts to those who knew how to use their intelligence in the City.

Debtor's Anonymous member, Rachel Hampton, viewed money as something to learn to live peacefully with – to count, to balance incomings and outgoings – and to enable her to have a nurturing and more fulfilled life. For the bailiffs, money was a way of enforcing right and wrong and ensuring debts were paid in kind. Stella used the money she earned from prostitution to be able to stay an independent, self-sufficient woman and, along with her other prostitute woman friends, used her earnings to care for her family.

Howard, who begged, used money to get him and his girlfriend high through a hit of heroin. The stuntman sought, loved and was exhilarated by risk and danger and got paid for it. For the money dealer, paper money was something to collect and treasure– and earn money from. The lollipop lady talked about saving and safety – road safety and financial safety. And for the undertaker, who makes a living burying three or four people a week, money, like life, was something you enjoyed before the eventuality of death. For myself, I chose to be poor and look after my small child, rather than live above the poverty line and not spend my days with him.

I found an answer to why people don't usually discuss their money because to talk in specific figures and amounts, to say, 'I earn this, I owe this, I spend on this, I

want this,' is to reveal – maybe unknowingly – what our most important value is. The reluctance is not about money, it's about intimacy and exposing who we are, something we are often embarrassed, awkward and ashamed to do.

As Mark Boyd states, money is just paper and minerals. It is not dirty or evil – it is, of itself, empty of moral attributes, all it can be accused of is reflecting back to us who we are, much like the surface of clean, clear water. Money reflects our value system back to us. Those values could be, among others, generosity, or fear, greed, poverty, community, saving, wealth, intelligence, freedom, status, faith, care for others. And for that value we are prepared to emigrate, steal, go to prison, leave our children, make vows about and burn. Or even be set on fire for, among other things. I learned that people don't care about money – not really. It affects people but it doesn't particularly touch them. If money makes the world go round, I didn't find much evidence for it. What people really care about is the value they believe in. As St Mark said in his gospel, 'Where your heart is, there also in your treasure.'

In conclusion, it seems to me that we all have a set of values that are central to our life, the ones we esteem, and it is around those values that we construct our financial lives. Money, despite its usual position as the polar opposite of all things spiritual, is actually an accurate reflection as well as a tool for people to express their dearest, most valued opinions within the world. I think money gives us back to ourselves. The values we live by, aspire to and are prepared to suffer for are all expressed in what we chose to do with our money.

Critical Commentary

'Everyone Needs a Jolly Good Listening to'

**The search for ways of seeing into the lives of others through the process of
writing an interview book**

Introduction

‘Death will be a great relief. No more interviews,’ (Hepburn, 1971, cited in Bryson, 1992) the American actress Katharine Hepburn once said. Hepburn may have found interviews burdensome but this critical commentary will argue that books of interviews, while not studied to any great extent, are nevertheless worthy of serious exploration. Interviewing people then recording and editing the interviews to compile a book is one of the best ways we have of seeing into the lives of others.

The creative component of my PhD, *Intimate Conversations about Money Or Everyone Needs Money in Case They Don't Die*, is a collection of twenty-one interviews conducted between 2005-2011 in which people talk about their experiences of money. All the interviewees are adult, live in Britain and are fluent in English. While they have their own approach and story, their relationship to money forms the narrative thread and uniting theme throughout.

To obtain the material I conducted interviews with twenty-eight people whom I found through the media, personal contacts and research. Each interview was conducted in a place that was convenient and comfortable for the person and lasted from between one to three hours. The interviews were taped, transcribed and then heavily edited and restructured. The resultant interviews, each one forming a chapter, are in the first person, presented as a monologue, rather than as a dialogue with questions and answers.

The twenty-one interviews ultimately chosen for the book were the most dynamic, surprising and revealing of those I conducted. Each person was offered the opportunity to read and amend the final version of the interview.

My intention in writing *Intimate Conversations about Money* was to learn something of the experiences around money that other people have. I attempted to do this through listening intently to, and recording, people talking to me about their financial experiences, then collating and editing those interviews into a book.

The theme of money brings cohesion and unity to the creative component but will not be the focus of the critical commentary. The theme could equally well have been one of many other topics: people's experiences of death, marriage or obesity were alternatives I initially considered. I chose money because, as I explain in more depth in the introduction to the book, I suspected that money was an unacknowledged taboo in Britain. This seemed paradoxical as money is central to everyone's experiences: to the material quality of people's lives; their peace of mind – or lack of; their sense of safety through income, housing, savings, insurance. Money is also often pivotal in decisions made about housing, health care, education, relationships and employment. Because of money's centrality, universality and cultural importance, it provides a way to see into people's lives and is also a catalyst for revealing aspects of their beliefs.

While the book's subject is relevant, my curiosity about how to construct a book of interviews is the primary consideration of the critical commentary and areas such as the current financial crises and changes, are not discussed. The topic of money has a long history in literature, from Midas to Martin Amis (2005), and there have been many astute and powerful insights on the subject. Kevin Jackson, (2005) the editor of *The Oxford Book of Money*, gives the following overview:

Though there is no genre devoted quite as steadily to money as tragedy is to death and comedy to love and marriage, the topic has inspired countless writers: Dante, Milton, Nietzsche, Baudelaire, Whitman, Beckett, Pope, Twain, Dostoevsky, Porpertius, Rabelais, Joyce... It might almost be said that the theme of money is as old as literature, were it not that some accounts state that the composition of poetry in

fact antedates the use of money – at least in the Western world (Jackson, 2005, p. viii).

My own focus is a non-fiction one: to explore people's actual experience rather than fictive experiences of money.

My intention, then, was to create a book of interviews that would contain something of other people's experiences, something determined and distinctive: a representation of a part of their lives. The approach would be reasonably straightforward: I hoped to create a space for another person to speak about his or her life and then I would question, listen, record and edit. I wanted the interviewee, within the space, to reveal something of significance about their tacit assumptions about money. It was my assumption that the most probable way to succeed was to create an accepting arena that demanded very little and did not pass judgement. It followed that as an interviewer I must be quiet and unobtrusive. It would be necessary to listen attentively. Chapter One considers these issues in more detail.

It was essential for the reader to have his or her own experience of the interviewees and for this experience to be as direct as possible. I was aware that any interventions by me, whether analytical, critical or eulogising, would impinge on the reader. The body of the interview, then, would contain no written contribution from me beyond the introduction. However the text would be manipulated through careful editing to create a cohesive narrative. These are the concerns discussed in Chapter Two.

A brief delineation of terms may be useful at the outset. There are crucial differences between a dialogue, a conversation and an interview, although all are dependent on language. Mikhail Bakhtin (1986) gives a definition of a dialogue that elucidates this more formally:

Dialogic relations have a specific nature: they can be reduced neither to the purely logical (even if dialectical) nor to the purely linguistic (compositional-syntactic). They are possible only between complete utterances of various speaking subjects... Where there is no word and no language, there can be no dialogic relations; they cannot exist among objects or logical quantities (concepts, judgments, and so forth). Dialogic relations presuppose a language, but they do not reside within the system of language. They are impossible among elements of a language (Bakhtin, 1986, p. 177).

A dialogue, then, is a conversation between two people. A conversation is a communication between two or more people and can be more spontaneous, in that it proceeds to some extent in an unpredictable way. A conversation is interactive, as it consists of response reactions to what has been previously said. Conversations can be classified according to their goal. Functional conversation is designed to convey information in order to achieve a personal or group goal. In that sense it is the nearest conversation form to interviewing. In small talk the topic is less important than the social purpose of achieving bonding. Banter, which is non-serious, usually occurs between friends, relies on humour, and may appear offensive to onlookers.

Kvale and Brinkmann (2009) argue in *InterViews: Learning the Craft of Qualitative Interviewing* that 'we live in a conversational world,' (p303) adding,

Human reality may on an ontological level be understood as persons in conversation. We are conversational beings for whom language is a fundamental reality. The conversation is not only a specific empirical method: it also involves a basic mode of constituting knowledge and a view of the human worlds as a conversational reality (Kvale and Brinkmann, 2009, p. 303).

An interview is a development of this, in that it is a conversation between two or more people (the interviewer and the interviewee) where questions are asked by the interviewer to obtain information from the interviewee. Interviews are necessarily linguistic in that they rely on the medium of language and they are conversational in that they are arrived at through questions, answers and descriptions. They produce

knowledge through the interaction between the interviewer and interviewee.

Interviews also have a narrative and contain stories about human experience.

Interview books share certain, salient characteristics. These are roughly drawn parameters, which are useful, although not strict, guidelines. Most books consist of a collection of interviews conducted by the author, usually in person; a method preferred by Henry Mayhew, (1861) Haruki Murakami (2002) and Xinran (2003; 2009; 2010). Interviews are, however, sometimes obtained from collections such as the National Sound Archive in The British Library or the sound archives of The Imperial War Museum. Max Arthur writes populist books of interviews and draws from archives in several of his books including *Lost Voices of the Edwardians* (2006) and *Forgotten Voices of the Great War* (2003) as does Roderick Bailey's *Forgotten Voices of D-Day: A Powerful New History of the Normandy Landings in the Words of Those Who Were There* (2009) which states on its cover that it is 'In Association with The Imperial War Museum'.

Interviews are recorded, transcribed and then edited to varying degrees. Sometimes the interviews are presented as a dialogue with the interviewer's questions remaining in the text. This is the mode found in the gospels of Matthew and Mark, both of Anthony Clare's books (1992; 1995), many of Tony Parker's books (1975; 1985; 1991; 1994; 1995; 1997), and *The Paris Review Interviews* (Gourevitch, 2007; 2008; 2009). More commonly, the questions are removed, as in the work of Mary Loudon (1992; 1994; 2001), Ronald Blythe (1969; 1979) and in Dave Eggers' *Zeitoun* (2009).

The books are necessarily vernacular, rather than literary, in their use of language, although an exception is *The Paris Review* collections of interviews with writers, where the writer edits his or her own interview. An important consideration in

the editing is how to retain the interviewee's voice or even dialect so that his or her character is conveyed. Interviews by Ronald Blythe (1969; 1979) and Studs Terkel (1972; 1992; 1993; 1997; 2001; 2003) provide examples.

The interviews can vary in length from as short as one paragraph, as they occasionally are in Studs Terkel's books such as *Working: People Talk About What they do All Day and How They Feel About What They Do*, (1972) and, "The Good War", (1997), and also in Nancy Friday's *My Secret Garden: Women's Sexual Fantasies*, (1997) to upward of 5,000 words, as in Loudon's *Unveiled: Nuns Talking* (1992) and *Moondust* by Andrew Smith (2005). The interviews are often placed in a particular order to enhance a sense of narrative drive.

Usually there is an introduction by the author explaining the reason for writing the book and an outline of what the book includes. Very occasionally there is also a conclusion or an epilogue. Often each individual interview is preceded by an introduction that mentions place, setting, and some personal details about the interviewee – such as his or her appearance, voice or mood. One of the main variations between the books is the extent to which the author comments and analysis the interviews; to a great extent in the works of Xinran (2003; 2009; 2010) and Clare (1992; 1995) compared to very little in Arthur's books (1998; 2003; 2005a; 2005b; 2005c; 2005d; 2006; 2009a; 2009b; 2009c; 2009d) to not at all in Alam's *The Invisible Village* (2001).

Interview-based books almost always have one specific topic, for example, *The Corpse Walker: Real Life Stories: China from the Bottom up* by Yiwa, (2004) and *Churchill's Children: The Evacuee Experience in Wartime Britain* by John Welshman, (2010) and *Gangs: A Journey into the Heart of the British Underworld* by Andrew Smith (2005). There is a tendency within the interview-based books to

present people's experiences of unspoken, even taboo, areas, such as racism, murder, sexuality or death, and to seek out the sensational. Tony Parker explored the margins of society in three revealing, at times shocking, books of interviews with prisoners: *The Courage of his Convictions* (1962), *The Twisting Lane: Some Sex Offenders* (1970) and *The Frying Pan: A Prison and its Prisoners* (1971). Barbara Demick in *Nothing to Envy: Real Lives in North Korea* (2009) gives accounts of everyday lives in a society to which western journalists have very little access. However, while interview-based books can be seen to be presenting an unbiased account of their subject matter, many of them are slanted to express the opinion and beliefs of the author. In this way some interview books can be seen as moving towards propaganda.

Interview books are akin to the oral tradition and deeply rooted in it, although also separate from it. Oral history developed in the second half of the twentieth century and is, according to Perks and Thompson (1998 p. 5), the 'interviewing of eye-witness participants in the events of the past for the purpose of historical reconstruction.' The difference between oral history and history is oral historians' emphasis on recording the experiences and perspectives of groups of people who might otherwise have been hidden in history: 'Interviews have documented particular aspects of historical experiences, which tend to be missing from other sources. Oral history uses the interview to seek information rather than historical documents,' (Perks and Thompson, p. 6).

Where oral history differs from the interview book is in its theoretical and philosophical concerns with history. According to Frisch, (1990, p. 188), who assessed Studs Terkel's *Hard Times: An Oral History of the Great Depression* (2001), memory that is 'personal, historical, individual and generational should be the object, not merely the method of oral history.' He adds,

What happens to the experience on the way to becoming a memory? What happens to experiences on the way to becoming history? As an era of intense collective experience recedes into the past what is the relationship to memory to historical generalisation? (Frisch, 1990, p. 188).

In this way oral history

could be a powerful tool for discovering, exploring and evaluating the nature and process of historical memory – how people make sense of their past, how they connect individual experiences and its social context. How the past becomes part of the present, and how they use it to interpret their lives and the world around them (Frisch, 1990, p. 188).

Oral history can be seen to be focused on the process of memory, which is not a primary concern in the writing of interview books. Furthermore, while interview books are often concerned with the recent past of memory, especially, say, in Max Arthur's *Last Post: The Final Word from our First World War Soldiers* (2005) and Studs Terkel book, "*The Good War*" which has the subtitle of *An Oral History of World War Two* (1997), it is not their main or only concern. Interview books primarily seek people's experiences; however they also explore experiences that are current as well as ones that are remembered. While *Moondust* by Andrew Smith enquires into the experiences of the twelve men who have been on the moon and consists entirely of reminiscence, *Unveiled* (1992) by Mary Loudon focuses on the day-to-day lives of ten nuns living in religious orders, their main concerns being their present circumstances.

Portelli (1998, p. 67) writes that oral history 'tells us less about *events* than about their *meaning*.' As interviews often reveal unknown events – or unknown aspects of known events – there is a problem of verification. However oral history holds that factually incorrect statements are nevertheless psychologically true, and that 'oral testimony, in fact, is never the same twice.' (1998, p. 71) In this way oral

history is similar to the interview book, which does not seek to question the truth of the accounts given by the interviewees.

Interview books use the content of *what* is remembered. They do not question *why* that content is remembered (that would be the remit of psychoanalysis) or *how* it is remembered (which would require recourse to neurology and psychology). Nor do the books usually seek to consult documentary sources for verification. Interview books are primarily interested in weaving experiences into a coherent narrative.

Biography, the detailed description or account of someone's life, is closely related to and intertwined with interview books. Both are non-fiction in form. However, Nadel (1984, pp. 4-5) writes, 'Facts are to biography what character is to the novel – a fundamental element of composition providing authenticity, reality and information.' Nadel continues, 'facts are not conclusions nor are they meant to be. Often they are manipulated, altered or misused to sustain and for interpretation or characterisation.' She quotes Virginia Woolf (1973) who commented on writing *Roger Fry*: 'How can one cut loose from facts, when they are contradicting my theories?' (Woolf, 1973, p. 281). Nadel claims biographers depart from facts to create what Woolf (1973, p.281) named 'creative fact.' In her essay *The Art of Biography*, quoted by Nadel, Woolf writes:

Almost any biographer, if he respects fact, can give us much more than another fact to add to our collection. He can give us the creative fact; the fertile fact; the fact that suggests and engenders (Woolf, 1973, p.281).

In support of this, Phyllis Rose (Nadel, 1984, p. 7), a biographer of Virginia Woolf, is quoted by Nadel: 'A life is as much a work of fiction – of guiding narrative structures – as novels and poems.' Nadel (1984 p. 8) also argues that 'the best biographies re-invent rather than re-construct.'

Biographies can also express the preconceived opinions of the author. And Clifford (1970) writes about the general method of biography where most biographers

start with some well-developed idea of what his subject had been when alive, and inevitably choose his evidence to support this pattern. The current theme in biography to interpret a life as well as report it would support this idea. And in this way, the biographer's intention is already formed (Clifford, 1970, p. 111).

Historical biographies of individuals are concerned with a subject who has died; hence the biographer relies on documentary evidence – as did Michael Holroyd (1988; 1989; 1991; 1992) with his biography of *George Bernard Shaw* – or on memory, as in Boswell's *Life of Johnson* (2008). The interviews for interview books necessarily have to be conducted with living people. Furthermore, biographies often reveal previously hidden knowledge about a person's life, without their permission. Biographies can be unauthorised, whereas the interviewee willingly gives the information gained for an interview book, even if that interviewee, when offered the right of veto, sometimes prevents the interview being published.

Biographies tend to be concerned with one person: interview books include many people. There are, however, group biographies which contain multiple narratives, such as *The Lunar Men* by Jenny Uglow, (2003) about a group of friends in the eighteenth century who met every full moon and whose meetings were the catalysts for discoveries in science. Group biographies are about a group of connected people. Conversely, interview books are about a group of unconnected people who rarely know each other: they are disparate individuals speaking about one theme – money, death, sex, work, age, war, etcetera.

Interview books may appear to be a twentieth-century phenomenon, reliant on the invention of the tape recorder, but they have a long history, particularly if instances of written dialogue are included. There are dialogues of Sumerian

disputations (Vanstiphout, 2003) preserved in copies from the early second millennium BCE, and there is dialogue in *The Mahabharata* (Narayan, 2001). In the middle ages, there was the theologian Aquinas (2009), who was born in 1225 and died in 1274 and wrote *Summa Theologica*, presenting arguments through dialogue for the existence of God. In comparison to genres such as the novel or poetry, the interview is a small and unexamined area of writing. It is nevertheless enduring.

There are two different approaches to the interview book, both of which are seen in the earliest examples: Plato and the Bible. Plato's dialogues are carefully shaped and edited. In contrast, in the biblical interviews there is less sense of mediation between the writer and the speaker. These two approaches and the variations in between are continually found through the history of interview books.

The most masterful of the earliest examples is Plato (1994) whose *The Last Days of Socrates* dates from circa 395 BCE. It is a collection of four dialogues, in which the philosopher Plato traces the events of the trial and condemnation of his friend and teacher, Socrates, on charges of heresy and the corruption of young minds. The text consists mainly of dialogue with settings and directions as well as some summations of the argument. Most of the dialogue is in a question and answer format – an interview format – with Socrates being questioned and giving answers, which reflect his philosophy of a life guided by self-responsibility.

In *Euthyphro*, the first dialogue, Socrates knows he is to face charges of corruption. He is in dialogue with a young man, the eponymous Euthyphro, who offers counter-argument but is primarily used to prompt Socrates so that Socrates is better able to expound his philosophy and to show the rightness of his thought. To this end, Euthyphro is frequently obsequious and Socrates condescending:

EUTHYPHRO: You've understood well what I meant, Socrates.

SOCRATES: That's because I'm a zealot, Euthyphro, zealous for your wisdom, and I'm keeping a close eye upon it, so that what you say does not fall unfettered to the ground (Plato, 1994, p. 29).

The dialogue has many examples of Euthyphro agreeing with Socrates: 'Certainly' (Plato, 1994, p. 16), 'That's correct' (Plato, 1994, p. 17), 'True,' (Plato, 1994, p. 18), and 'Quite so' (Plato, 1994, p. 19). His role as an interviewer is to assist Socrates and provide a foil. This is an unusual inversion of the typical power structure in an interview where the questioner is customarily in command and directive, even aggressive on occasion, while the interviewee is in the more vulnerable position of revealing – possibly condemning – themselves. This inherent power structure within the interview and its effects are central in the books and are discussed more fully in Chapter One.

Following Plato, the dialogue became a major literary genre in antiquity. Several important works in Latin and Greek were written in dialogue form, most notably by Xenophone in his dramatic prose piece, *Hiero*. Cicero, too, wrote dialogues, including *On the Orator*, *On the Republic* and the lost *Hortensius*.

There are also interview-like passages found in the Bible. These provide a revealing contrast to Plato's approach. In the four gospels there are eight such instances where Jesus is questioned and the Gospel writers report the answers he gives. These include a passage where Jesus is asked why he and his disciples aren't fasting. (Matthew 9:14-17). The question is phrased simply whereas Jesus's answer is long and uses allegory, taking the form of parable or oracle wisdom:

Then John's disciples came and asked him, "How is it that we and the Pharisees fast often, but your disciples do not fast?" Jesus answered, "How can the guests of the bridegroom mourn while he is with them? The time will come when the bridegroom will be taken from them; then they will fast. No one sews a patch of unshrunk cloth on an old garment, for the patch will pull away from the garment, making the tear worse. Neither do people pour new wine into old wineskins. If they do, the skins will burst; the wine will run out and the wineskins

will be ruined. No, they pour new wine into new wineskins, and both are preserved” (Matthew 9: 14-17).

A further exchange of questions and answers can also be found in Matthew 21:23-27, where the chief priests in the temple are questioning Jesus, as a twelve-year-old boy, about his authority. An example of a succinct and direct piece of reported dialogue is when Pilate asks Jesus (Mark 15:2) ‘Are you the king of the Jews?’ ‘Yes, it is as you say,’ Jesus replies.

These dialogues show Jesus interacting with the people around him and serve the purpose of revealing his character and beliefs, as well as his sense of authority. Like Plato’s Socratic dialogues, the interviews with Jesus are intended to establish the importance and authority of the person speaking. Their aim is to convince. Plato wishes to educate readers about the primacy of living a good life following Socratic values and the gospel writers want to persuade readers of Christ’s divinity. One difference is that in the Biblical interviews there is less sense of mediation by the authors and more of an intention to report, without embellishment or addition, what Jesus said. Plato’s dialogues, by contrast are carefully shaped and re-imagined. For example, it is unlikely that Euthyphro spoke with as little personality in life as he does in the dialogues or that he was so two-dimensional. The differences between Plato and the Bible are indicators of the two contrasting, sometimes conflicting approaches to the interview: should – indeed can? – the writer only report or should the writer edit, manipulate and embellish? This is discussed further in Chapter Two.

What might be considered the first modern interview book is *London Labour and London Poor* by Henry Mayhew (1861). In the 1850s, Henry Mayhew conducted hundreds of interviews with ‘The London Street-Folk’, describing himself as ‘a traveller in the undiscovered country of the poor,’ namely the Victorian underclass of which the upper classes remained generally ignorant. His research and interviews

were published in four volumes in 1861-62. He called it a 'Cyclopedia of the Poor' and, at two million words, it is large and comprehensive.

Among those he interviewed were 'toshers' who went through the sewage outlets in Blackfriars and Surrey Docks in search of copper nails to sell, as well as prostitutes working around Fleet Street. 'I don't want to live,' one of the prostitutes says, 'yet I don't care enough about dying to make away with myself' (Mayhew, 2010, p. 32). Also memorable are the umbrella repairer, the Punch and Judy entertainer, the rat killer and the dolls' eyes maker. Mayhew records and mimics accent. For example, there is the Italian showman who has lost his monkey: ('I did cry! – I cry because I have no money to go and buy anoder monkey!') (Mayhew, 2010, p. 59) and the man who hawks fly-papers: 'It ain't a purfession and it ain't a trade, I suppose it's a calling' (Mayhew, 2010, p. 127). This is a written imitation of speech and dialect and, in the second example, clearly denotes class.

The impact of the book on Victorian society was immediate – although only £2 was raised in donations. A contemporary reviewer wrote; 'it is a wonderful series of revelations suddenly discovered in our own country, existing as it were, under our own feet.' Mayhew's book was revolutionary because he showed interest in the least important and socially acceptable people in his society whereas previously interviewers had been concerned with people of social, religious or intellectual standing, for example, Giorgio Vasari (1970) who wrote *Lives of the Artists* in 1550 and Boswell (2008) whose seminal biography of Doctor Johnson was written in 1773.

Mayhew was prepared to listen to lowly workers who had no voice and little power. His book can be seen as the precursor of later interviewers, including Studs Terkel, (1972; 1992; 1993; 1995; 1997; 2011; 2003), Tony Parker, (1962; 1968; 1970;

1971; 1972; 1975; 1985; 1989; 1991; 1994; 1998; 2002), Ronald Blythe, (1969; 1979), Po Bronson (2003), and more recently Xinran (2003; 2009; 2010) and Haruki Murakami (2002). Po Bronson (2003) writes of his subjects; ‘The people in this book are ordinary people... When I say they are ordinary people, I mean they’re real. They’re messy and complicated’ (2003, pp. xx-xxi). Mayhew was central in turning attention onto people who had previously been ignored. His influence is present in my book in the interviews with the lollipop lady (Chapter Two), the prostitute (Chapter Four), the Freegan who eats only from rubbish bins (Chapter Eight) and the elderly woman in a care home (Chapter Fifteen).

Since Mayhew, advances in technology to capture people’s words have had a profound effect on the interview. It is now possible to establish exactly what an interviewee says with a recording device, an option only available since the middle of the last century. Whereas Mayhew recorded what his interviewees said by writing down their words, later writers, among them Studs Terkel and Tony Parker, made skilful use of the tape recorder.

Studs Terkel (1912-2008) is an acknowledged master of the taperecorded interview and I make no apology for referring to him repeatedly in this critical commentary. Terkel wrote seventeen books of interviews, among them *Will the Circle be Unbroken?* on the subject of death, published in 2001. The question he asks in the introduction to this book and tries to answer through interviewing people is, ‘What about the one experience none of us has had, yet all of us will have: death?’ (p. xx). There are over fifty interviews, some running to many thousands of words and others comprising of no more than three or four paragraphs which, regardless of interview length, create a strong narrative with surprising and unexpected insights. *Will the Circle Be Unbroken?* is typical of a modern interview book, and, characteristically of

Terkel, it is wide-ranging. There are footnotes, asides and lyrics, and Terkel has a playful way with language: of one interviewee he says, ‘His words pour forth, stream-of-consciousness’ (p. 6). He also writes about his own family in a colloquial and creative way:

My father and two brothers died in their mid-fifties. Angina. Bad tickers. I had a touch of it, too. It was in our genes, I guess. My mother, a tough little sparrow, fought out her last days in a nursing home. She hung up her gloves at eighty-seven (Terkel, 2001, p. xx).

In the introduction, Terkel writes autobiographically about his mother, his quintuple heart bypass, his age – eighty-nine at the time of writing – and about the loss of his wife of over fifty years, Ida. The interviewer is now a subject as well as facilitator.

Will the Circle be Unbroken/ is of interest on a technical level because of the extent to which the interviews are unedited and unpolished; Terkel is concerned with voice and verisimilitude, with representing the person – himself included – in his or her own words. There is no attempt to tidy up or correct. This is, again, a modern approach found in many interview books. A line from the interview with Rick Rundle, a sanitation engineer, provides a small example. He says. ‘When John Husar died, it’s not that I was mad at God. I was just like: *How could this be?* How could this be?’ (p. 159). This sentence is clearly transcribed exactly and could have been edited to remove the repetition and slang, improve the syntax and correct the grammar.

The interview book then, is ancient and still evolving. The issues and questions that arise in the earliest examples still pre-occupy writers of interview books today.

Chapter One

'I am not the Messiah with a microphone. I'm just another human being'

Studs Terkel

The interviewer has four primary ways to attempt to get the interviewee to reveal aspects of him or herself and to capture what is revealed. These are: listening, asking questions, recording what is said and creating a relationship with the interviewee.

i) Listening

The central skill of the interviewer is listening. Haruki Murakami (2002) sums up his role as an interviewer in the following way: 'My job was to listen to what people had to say and to record this as clearly as possible' (p. 214). Tony Parker (1997) quotes Studs Terkel on the primacy of listening:

The first thing I'd say to any interviewer is ... "Listen." It's the second thing I'd say too, and the third and the fourth. "Listen...listen...listen... listen." And if you do, people will talk. They'll *always* talk. Why? Because no one has ever listened to them before in all their lives. Perhaps they've not even even listened to themselves. You don't have to agree with them or disagree with them, all of that's irrelevant. Don't push them, don't rush them, don't chase them or harass them with getting on to the next question. Take your time. Or no, let's put it the right way: let them take *their* time (Parker, 1997, p. 164).

What, though, is listening? Carl Rogers (1902-1987) was an influential American psychologist and one of the founders of the humanistic approach to psychology. He believed 'man's inability to communicate is a result of his failure to listen effectively' (1977 p.63), and in response developed active listening as part of his theory of client-centred therapy. Active listening is a structured way of listening

and responding to others. The listener suspends his or her frame of reference and judgments so as to pay full attention. Distractions of any kind are reduced or eliminated to allow for this. Furthermore, the listener is empathetic to the speaker's point of view, often repeating or summarising what the client has said, using the client's own words, without analysis or interpretation. This doesn't mean agreeing with the speaker, rather viewing the world from the speaker's perspective.

Similarly, in 1960, the child psychotherapist Dr Rachel Pinney (1968) devised Creative Listening, a specific and focused form of listening as part of her therapeutic work with children. Pinney was influenced by Carl Rogers's theories and writes:

Creative Listening developed out of the realisation that a person cannot give full attention to what is being said to him at the same time as assessing it and framing a reply. I cannot do this nor can anyone else I have yet met. Therefore true listening rarely occurs. Despite this obvious fact, we continue to try and communicate as though this 'double attention' was possible. The result is failed communication... Creative listening consists of the listener *totally switching off his or her own views for the duration of the 'listen'*. By doing so he is able to give his total attention to the speaker. In the process he or she will have a brand-new experience: by not interrupting or arguing, he will hear things he has never heard before (Pinney, 1968, pp. 3-4).

Kvale and Brinkmann argue that the interviewer needs to learn to listen to what is said and how it is said, 'upholding an attitude of maximum openness to what appears' (2009, p. 139).

What are the effects of listening? The more tangential but nevertheless relevant effects active listening can have are explained succinctly by Marsall Rosenberg, who created Nonviolent Communication (NVC), a system of communication that uses a form of active listening:

When we focus on clarifying what is being observed, felt, and needed rather than on diagnosing and judging, we discover the depth of our own compassion. Through its emphasis on deep listening – to

ourselves as well as others – NVC fosters respect, attentiveness, and empathy, and engenders a mutual desire to give from the heart (Rosenberg, 2003, p. 4).

Listening, particularly the listening required to interview, can be seen as active, conscious and requiring skill. The sociologist, Les Back (2007) writes of listening as a craft that needs to be honed. He argues that listening, ‘involves artfulness precisely because it isn’t self-evident but a form of openness to others that needs to be crafted, a listening to the background and the half muted’ (2007, p. 8).

I attempted to use these techniques of active listening as they seemed to offer – and soon proved to be – a productive way of managing an interview. In practice, this meant that during the interviews I sat and focused on the person: looking and listening to him or her and not allowing myself to be easily distracted by the surroundings or by other people who may also have been present in the room. Although I spoke the minimum of words, it was still a powerful and a demanding activity. After several hours of engaging and listening in this way, I was mentally tired, sometimes exhausted.

I sought to keep my attention on what interviewees said and did not engage with my own internal responses to or judgements on what they did. I tried to understand their experiences as fully as possible in the time we had. For example, it seemed plausible, due to the presence of the police at his home, that Kevin Wright’s children’s cancer charity was not being operated legally, but I did not question him on this. I also put aside the thought that Rakesh, working as a bailiff and claiming people’s possessions, possibly caused considerable hardship to others. While interviewing Bill Drummond, I dismissed any possible frustration I felt about his unwillingness to talk about burning a million pounds.

In counterpoint to this stance of active listening, Les Back (2007) also argues that listening, 'is not a proposal for blind acceptance or unquestioning agreement. Being a parasite to the human story in all its manifold diversity does not exclude maintaining a critical orientation to it.' (2007, p. 8). Back first quotes and then responds to the psychoanalyst Eric Fromm (1994) in his discussion of psychoanalytic technique:

'Critical thinking is a quality, it's a faculty, it's an approach to the world, to everything. It is by no means critical in the sense of hostile, negativistic, nihilistic, but on the contrary critical thought stands in the service of life, in the service of removing obstacles to life individually and socially which paralyse us.' I would respond by saying the critical faculty is best exercised and applied when editing the transcript, and that the interview is the place for nonjudgemental listening (Fromm 1994, cited in Back, 2007, p.9).

Criticism by the interviewer of the interviewee can be counterproductive because it disrupts the sense of empathy the interviewer needs, as well as interrupting the narrative flow. This is colourfully illustrated by a television interview by Bill Grundy (*Today Show*, 1976) with the Sex Pistols in which Grundy begins aggressively:

Grundy: I am told that the group have received £40,000 from a record company. Doesn't that seem, er, to be slightly opposed to their anti-materialistic view of life?

An almost Beckettian banter develops with Grundy maintaining a provocative stance until he says sarcastically to a band member, Steve Jones, 'What a clever boy!' to which the interviewee responds, 'What a fucking rotter!' and the interview is immediately concluded.

There is also the issue of how long interviews should last: how long should the interviewer listen for? Murakami (2002, p.5) said of writing *Underground*, 'I decided to be as indulgent as possible over each one [interview], letting the interviewees take as much time as they wished to respond. Each interview lasted three or four hours.' Anthony Clare (1992; 1995) conducted interviews that lasted one hour – the length of

his radio programme and also the length of his professional psychotherapy sessions. In contrast, Mary Loudon (1992, p. 5) put aside much longer: 'After a day spent together, I returned at a later day to interview each contributor over a period of a week.' Tony Parker (1972) also did a series of interviews with each of the subjects for *In No Man's Land*: he talked to Francesca Lawton 'many times over the summer's fading evenings,' (1972, p. 33) and quotes Eleanor Kramer saying to him, 'You coming this time every night is better' (1972, p. 45).

Multiple meetings with an interviewee are common. Studs Terkel takes this to an extreme, as there are many people featured in his books whom he interviewed several times over many years. For example, Terkel (2003) interviewed the singer Marian Anderson in 1962 and 1966, the opera singer Geraint Evans in 1967, 1974 and 1977 and the singer Lotte Lehmann in 1960, 1964 and 1967. Each set of multiple interviews is collated into one interview for each person in *And They All Sang: Great Musicians Talk about Their Music*.

Max Arthur (Jones, 2010) discussed with me his interviews with the last remaining survivors of the First World War for *Last Post*:

Usually the interview is no more than a couple of hours, if that. But that includes the time you're there and making them feel comfortable. But usually people have had enough – they are English – after a couple of hours. They give you lunch and then you go home on your train. Most people I would say take about forty-five minutes. You can distil the essence on the whole in forty-five minutes, unless it's a particularly long life. Some people who might have had a long, complicated war – they might have been prisoners of war – then maybe a couple of hours for the interview. The time may be up to around a couple of hours, but you'd be pushing it at three hours (Jones, 2010).

I learned to set aside an open-ended amount of time for each interview after realising that different people required differing amounts of time, although I interviewed each person only once. The interview with Eileen Weatherstone took half an hour due to her ill health. Paula Cooper spoke for over three hours, much of it a

digression, because she wanted to speak in detail about her children in Jamaica. On average I spent about three hours with each interviewee, of which around two and a quarter hours was recorded interview. Many of the interviews contained detours, but the interviewee needed time to unfold their narrative, which was rarely linear. Many interviewees spoke confidentially about areas of their lives that were not financial but were nevertheless important to them. If I interrupted, questioned or passed judgement on their narrative in any way, there was the risk that they would self-censor their more delicate experiences with money.

Max Arthur (Jones, 2010) spoke to me in detail about the perils of interrupting.

If an old soldier says, “We saw the battleship and then...” he’s in the flow. Don’t interrupt that for Christ’s sake, as painful as it is. It’s his story: that’s the speed he can tell it at. Don’t try to hasten it on: “What was the name of the ship?” If you’ve interrupted him he’s then got to go, “was it that ship...?” And you’ve lost him. You’ve lost him at your peril. You’ve then got to get him back to the flow. For someone who’s not been interviewed before it’s then quite hard for them to go back to that spot. It’s better they talk about the sandwiches they had on the hood before the ship went down. If you know it was Marmite sandwiches, you’re going to go, “Marmite, yep, Marmite.” And he’s on, he’s keeping going. Under no circumstances do you interrupt him. It is all a defence. It’s all building blocks to a story they want to tell. And only they can put down those building blocks. You can’t. It’s arrogance to assume you can put any building blocks down there at all. It’s gone through their unconscious. It’s gone through their dreams. It’s gone through arguments with their wives; it’s separated men and women. It’s caused them hell on earth. And so you have to deeply respect that and wait until it’s the time and the place for them to tell their story. There is no time, other than their time (Jones, 2010).

Influenced by Max Arthur’s comprehensive and valuable advice, I approached my interviewees willing to listen to whatever they talked about, even if it was not relevant to the book’s subject matter, aware that the interview was not the correct place to start the process of editing, but simply to gather material.

How, though, does the listener affect the interview? I wanted to be able to listen attentively and bring the minimum of interruption or distraction to what I hoped would be an uninterrupted narrative monologue from the interviewee. The thinking behind this is influenced in part by psychoanalytic theory. Both interviewing and psychoanalysis honour the individual and want knowledge of an individual's narrative. Psychoanalysis seeks the narrative to work change in the person; the narrative itself is not enough. In Freudian analysis, the analyst is conceived as a *tabula rasa*; a blank screen for the analysand to project his or her psychodramas on to. I would argue that it is not possible for the emotional complexities, mental activity and physical presence of a person – in this case an interviewer – to be convincingly reduced down to an empty screen or space. As an interviewer, unable to delete my presence, I tried to remain as unobtrusive as possible. But I was aware that I affected the interview, even though I attempted to be blank and undisruptive.

ii) Asking Questions

Questions are the central way of gathering information in an interview: the interviewer is expected to ask questions and the interviewee is expected to answer them. Interviews can be structured, semi-structured or unstructured, and questions are the main way of creating this structure. Steinar Kvale and Svend Brinkmann (2009) in *InterViews: Learning the Craft of Qualitative Interviewing* present an explicit outline of how an interview should proceed. Though they are referring specifically to the craft of qualitative research interviewing, the method can be seen to be used by writers of interview books. Kvale and Brinkmann write:

The interview stage is usually prepared with a script. An interview guide is a script, which structures the course of the interview more or less tightly. The guide may merely contain some topics to be covered,

or it can be a detailed sequence of carefully worded questions (Kvale and Brinkmann, 2009, p. 130).

This approach is clear and no doubt provides reliable results. But I have two reservations about this style of interviewing: it requires a degree of research that may be counter-productive, and it is overly centred on and directed by the interviewer.

It is generally assumed that it is habitual for an interviewer to do research to be able to ask questions, and use that research to create what Kvale and Brinkman call a script from which to conduct an interview. This is the psychiatrist Anthony Clare (1995) beginning his interview with Cecil Parkinson:

Lord Parkinson, reading your autobiography, *Right at the Centre*, I was struck by how much you wrote about the politics of the seventies and eighties, and the personalities and the great political events, and your part in them (Clare, 1995, pp. 259-260).

Clare immediately reveals he has read Cecil Parkinson's autobiography – he has done research. Likewise, John Tusa (2003) writes about interviewing on BBC1's *Newsnight* programme in 1979:

Research, knowledge and personal briefing were important. So was a carefully thought out strategic line of questioning, anticipating responses and the necessary follow-up to those responses (Tusa, 2003, p. 263).

These interviewers consider preparation and research important and necessary. In contrast, there is an alternative way where the interviewer is not an expert either by training or research. Ronald Blythe (1969) is the author of *Akenfield*, a book of unusually revealing and detailed interviews with people local to the villages he names Akenfield. Blythe states in his introduction that although he knew the area in Suffolk he was writing about as he grew up there, he had no special training in interviewing:

The book is more the work of a poet than a trained oral historian, a profession I had never heard of when I wrote it. My only real credentials for having written it [the book] was that I was native to its situations in nearly every way and had only to listen to hear my own world talking (Blythe, 1969, p.8).

Likewise, Studs Terkel (2007, p.176) explains in his autobiography, *Touch and Go*: ‘We think of historians as scholars who research in great scope and detail. What I do in great scope and detail is converse.’ Po Bronson (2003, p. xxi) author of *What Should I DO with my Life: The True Story of People who Answered the Ultimate Question*, is also aware of his lack of expertise: ‘I was no expert. I had no credentials as a counsellor or academic. I approached these people as merely “one of them.”’

Influenced by these authors, I chose not to do any research about money, despite it being the subject area of the book, I did not read publications about the economy or the economic climate, instead wanting to come to each interview without expertise so as to allow the interviewee to be the expert. This created an inverted power structure when the interviewees were buoyed by my ignorance; they took time to explain simple financial facts that were obvious to them but new to me. Will Driver, the hedge fund manager, explained the employment structure of the City; Sister Sheila repeated and explained her vow of poverty; Tony Baker, the undertaker, explained the basic costs involved in a funeral.

I assumed my ignorance of finance would be an asset because it would align me with a reader coming to the book with a minimum understanding of money: I would ask the same questions and seek the same basic information as that reader. I also did not research in any depth the people interviewed, being careful to establish only that the prospective interviewees had an experience with money that would possibly be relevant to the book. The interviewees were people I had read about in newspapers, friends of friends, people associated with societies or organisations I contacted, or people I came across in my everyday life, but my knowledge of them and of the subject matter (money) was cursory and I didn’t seek to improve that through research. The rationale behind this was twofold. Firstly, I wanted to learn

about the interviewees from the interviewees themselves, not from a second-hand source. This meant I was less likely to be influenced or prejudiced about them before we met. Secondly, I didn't want to have information about them that they might choose not to reveal and for this to create a tension in me during the interview.

Should the interviewer prepare the questions ahead of the interview? Tony Parker (1997) asked Studs Terkel about this, and the following is Terkel's reply:

The questioning is important – but what's most important is that it shouldn't sound like questioning. What time did you get up yesterday morning, what time did you go to bed, what did you do in between – none of that. So tell me, how was yesterday, that's the right way of doing it (Parker, 1997, p. 196).

What his quote shows is Terkel's awareness of the interviewee's anxiety at being questioned, listened to, recorded, and possibly judged or misrepresented. An interviewee is giving him or her self away. This anxiety can be allayed somewhat if the questions are without bias. By the time Terkel wrote his memoir, *Touch and Go*, in 2007, ten years later, he had become even harsher in his criticisms of prescriptive questioning:

Then [there are] those idiots wedded to their notepads of written questions. "What happened when your child died? Now, what time of day was that?" You want to hit that person (Terkel, 2007, p. 176).

Mary Loudon (1992) practised this open-ended approach to good result in *Unveiled: Nuns Talking*.

The structure of the interviews was simple. I began by asking each contributor questions about her early childhood and concluded with a look ahead to death. I never asked questions about the religious life in isolation, because that seemed to me to be the mistake that is always made; to see nuns only as nuns, and not as women who have been shaped by families, friends, lovers, education, jobs and a host of other experiences. After all the religious life only makes sense within the context of a person's whole life; in isolation it is meaningless (Loudon, 1992, p. 5).

Max Arthur also eschews preparing questions or research, but is more ambivalent about doing this. In an interview I conducted with Arthur in 2009 he said,

I never prepare anything, that's my weakness as an interviewer. I've only a very rough idea about the person I'm going to see because I think if you are too specific in your questions, they answer specific questions (Jones, 2010).

Regardless of how considered the questions may be – and it appears that the most experienced interviewers have a sophisticated questioning technique – the interviewee remains in the less powerful and more vulnerable position. John Tusa (2003) writes this in defence of the interviewee facing the interviewer's questions:

The wise interrogator should always remember that it is far easier to ask questions than to answer them. In this sense only, asking questions, even in the public interest, is an irresponsible activity because the questioner is only responsible for his words. The responsibility of the interviewee remains deeper, more serious, more profound and far more difficult (Tusa, 2003, p. 265).

Influenced by Terkel, I avoided compiling a set of written questions or topics. This might be riskier than a more prescriptive question and answer session and, in theory, more likely to fail. It is also time-consuming, and some might see the time consumed as wasteful. As Penny Summerfield (2000) writes in her essay *Dis/composing the Subject in Feminism and Autobiography*:

I cannot be the only oral historian who has been afflicted by anxiety and frustration as a result of lots of talk about, for example, my subject's pets to the exclusion of their past, after a cold, wet three-hour journey, during an hour and half's interview (Summerfield, 2000, p. 94).

However I found, counter-intuitively, that not asking leading or directing questions was a more successful method. This correlates with what A. C. Kinsey (1948) and his colleagues found when researching their report, *Sexual behaviour in the human male*:

Standardized questions do not bring standardised answers, for the same question means different things to different people. They must be modified to fit the vocabulary, the educational background, and the

comprehension of each subject (Kinsey, Pomeray & Martin, 1948, p, 52).

I took this a step further and, instead of asking direct questions when interviewing, I mentioned a topic for discussion, such as the person's employment, their savings or the financial environment they grew up in. Although not particularly adept at doing this, I discovered it worked better than asking blunt questions. In the interview with Neil Shashoua, (Chapter Nineteen) for instance, he talked about his experiences of being Jewish. He was speaking about his father training as an accountant when the conversation faltered. The following extract is from the tapescript, where reflecting back to the interviewee what he was saying, and showing I was listening, was as effective as elucidating information.

NS: My dad didn't set out to be an accountant... I think he also likes advising people and being an expert on something and accountancy gives you that. There are probably lots of other jobs where you do that but that's the job that fitted him best...

WJ: So you're the son of an accountant...

NS: I remember I linked accountancy and Judaism. Both of his brothers were accountants too. So I seem to come from a family of accountants and I had no interest in accountancy at all – or money actually. I say I had no interest in money, I knew it was important. Dad was quite interesting for an accountant because he didn't give me any, I think at some point I must have asked for pocket money and got 5p a week, which he rarely gave me so I would steal from his bedside table – a habit my children have continued! But we've stopped that now! And that was very interesting. So money was talked about a lot in one sense in our house (Jones, 2009).

Rather than form a question such as, 'What is it like to have a father who is an accountant?' or, 'How did it affect you having a father who was an accountant?' I simply said, 'So you're the son of an accountant...' It was a prompt and led the interviewee to talk at length about his father. On this point Studs Terkel (2007, p. 165) writes, 'I think a "How?" or a "Why?" question can be very harmful and destructive: and hurtful too, too much of a jolt.'

Studs Terkel (1978) interviewed C. P. Ellis, a Ku Klux Klansman, for his book *Race*. Mike Dibbs, a television producer who was interviewed by Tony Parker (1997), says this about Terkel's interview:

I asked him, "How could you possibly talk to someone like that, without wanting to argue with him or at least turn your back on him and walk away?" And he was really surprised. He said, "But I couldn't understand him, I couldn't understand how anybody could think like he did and not even be aware I could possibly be offended by what he was saying. I was fascinated and I got really hooked on trying to find out." And it was true, he meant it: and then he said to me, and he really meant this too, he said, "and you know, underneath and at heart he was a really nice guy" (Parker, 1997, p. 126).

I would argue that questions that are asked must be unjudgemental. Haruki Murakami (2002) writes about the importance of lack of judgement in his book of interviews, *Underground: The Tokyo Gas Attack and the Japanese Psyche*, in which he is trying to understand how members of the Aum cult were able to release sarin gas on a train and kill and injure innocent strangers.

Eventually I stopped trying to make judgements altogether. "Right" or "wrong", "sane" or "sick", "responsible" or "irresponsible" – these questions no longer mattered. At least, the final judgement was not mine to make, which made things easier. I could relax and simply take in people's stories verbatim. I became, not a fly on the wall but a spider sucking up this mass of words, only to later break them down inside me and spin them out into another narrative (Murakami, 2002, p.205).

As well as the interviewer refraining from judging, Studs Terkel (2008) emphasises the importance of presenting the questioning as a conversation. He writes,

Make it sound like you're having a conversation, not carrying on an inquisition, right? There's that word "inquisition" again. I'd say that to everyone and go on saying it – keep away from it, don't be the examiner, be the interested inquirer (Terkel, 2008, p. 167).

Studs Terkel's comment reveals the power structure that is inherent in the interview. The interviewer has more status and is the aggressor – the interrogator – who probes the more vulnerable interviewee for information that will certainly reveal and possibly

condemn him or her. The interview is not a transaction between equals, nor is there a fair power balance. The more frightened an interviewee is, the more guarded and less revealing he or she will be. It is of course possible to use aggression to get information in an interview: Jeremy Paxman, who presents BBC2's weekday news programme *Newsnight*, has a forthright manner, as does John Humphrys on Radio 4's *Today* programme. In counterpoint to this, John Tusa (2003) was a current affairs producer in the BBC General Overseas Service in the early 1960s where the cult of the 'personality' interviewer was not allowed. In accordance with BBC attitudes at the time the interviewing was

functional, utilitarian, austere, self-effacing and entirely dedicated to the cause of giving the listener around the world as much information and clarification as possible... The rules and conventions were limiting. They set the interviewer's legs in concrete boots and clogged his mind in glue. They were not designed to bring the best out of the studio exchange. And yet there is something rather admirable about the austerity and self-effacement of the philosophy behind such an approach. It put the interview, the broadcaster, the journalist squarely at the service of the audience. Displays of temperament, flashes of exhibitionism, any flirting with the cult of personality interviewing were discouraged and kept in check (Tusa, 2003, p 260).

He explains why:

Much needed to be explained and communicated. Sacrificing the pubescent ego of the interviewer to these higher ideals seemed a small price to pay in order to deliver to the listeners what they needed (Tusa, 2003, pp. 260-261).

Persistent and directive questioning may provide the information the interviewer requires and is valid when used with politicians and public figures because they are accountable. But it is not appropriate when interviewing private people on personal matters. Indeed I would argue aggressive questioning is counterproductive, as it usually inhibits the interviewee from revealing the more nuanced and hidden aspects of him or herself. For this, a more patient, and less directive approach to the interviewee is most successful. This is confirmed by James

Holstein and Jaber Gubrium (1995, p. 29) in *The Active Interview*, where they write, ‘The active interview is not so much directed by a predesigned set of specific questions as it is loosely directed and constrained by the interviewer’s topical agenda, objectives, and queries.’

There is also the question of how the interviewee doesn’t reveal information; what they withhold and why. My not asking direct questions made the interviews particularly vulnerable to absences in the narrative, as areas untouched by the interviewees were not questioned. T. S. Eliot wrote in *The Confidential Clerk*,

There is always something one’s ignorant of
About anyone, however well one knows them;
And that something may be of the greatest importance (Eliot, 1954,
p25).

This proved to be true in the interviews I conducted. Stella (Chapter Four), who was working in the sex industry, presented income figures that didn’t correlate and Bill Drummond (Chapter Sixteen), who burnt a million pounds, was reluctant to give any details about how he performed the burning. Daniel Henton (Chapter Eight), a Freegan, failed to mention he belonged to a Christian sect. Their silences and evasions limited what could emerge from the interview, but this was inevitable with the approach I was taking. The sketchiness and partiality of the interviews is regrettable but unavoidable, as there will always be omissions. Seldon and Pappworth (1983) favour a combative approach:

a guarded response may sometimes result from unconfident questioning: the more bold and direct the questions, the more the interviewee will be reassured that the researcher is knowledgeable and that he is entitled to be talking on this topic – in particular at the back of the mind of many who agree to be interviewed will be the nagging doubt about whether it is really ‘all right’ to be talking to this individual (Seldon and Pappworth, 1983, p. 20).

However, in opposition to Seldon and Pappworth, I would argue that while a well-researched interviewer who asks searching questions may achieve a more factually rounded picture, they are less likely to be privy to the stories of a more confidential and intimate nature and there is usually an inverse relationship in that the more discreet the interviewer's manner, the more revealing the interviewee becomes.

iii) Recording

Recording the interview is critical to the process. There are several ways to record an interview, including remembering, note taking, audio recording and video recording. There are two requirements of the equipment, firstly, that it works – or as Kvale and Brinkmann (2009, p. 179) pithily put it, 'The first requirement for transcribing an interview is that it was in fact recorded' – and secondly, that the recorded conversation is legible, or audible to the transcriber.

Tony Parker (1997, p. 129) described himself as 'the tape-recording stranger,' and the recording device is the modern interviewer's primary tool. It has replaced note-taking and memory as the way to capture the interviewee's words. Furthermore, an audio recorder frees the interviewer to concentrate on the topic and the dynamics of the interviewee without being encumbered by the need to remember or take down by hand the contents of the interview. It is also most suitable where the main interest is in the content of what is said, rather than body language or gesture, which a video recording provides. Digital voice recorders provide a high acoustic quality and can record for many hours without interruption.

However, it is not always necessary to use a recording device. Les Back (2010, p. 5) cites Ray Lee (2004) who showed that sociological interviews came to prominence before there were sound devices. The work of sociologists such as

Clifford Shaw Lee of the Chicago school shows that interviews were documented by a stenographer, similar to a courtroom stenographer, who was often hidden behind a screen (Lee 2004). And Truman Capote (1957) made no notes or had a recording device when he interviewed Marlon Brandon for *The New Yorker*.

While Thomas Edison invented phonographic recording in 1877, the first devices were poor at recording human voices and had limited sensitivity. The gramophone disk was invented in 1889 and in use commercially from 1899 and was the dominant format until the 1950s, although the discs were brittle and had a limited playing life. Early recorders began using the reel-to-reel EMI Midget as late as 1951 then in the 1960s the audiocassette was invented. Les Back (2010, p. 4) describes Michael Young and Peter Willmot writing *Family and Kinship in East London* without the use of a tape recorder, of which Young said, 'We didn't think that the tape recorder added very much' (2010). In contrast to this, Back mentions Thomas Marsden, co-author of *Education and the working class* (Jackson and Marsden, 1966), who said that he prided himself on note taking, though in later work he favoured recording interviews. He told Paul Thompson, 'And you do get something different, you do get something which is heightened and more vivid and less hesitant, and smoothed out, by using those little tape recorders' (Marsden, 2010, p. 14).

Despite the technology currently available, sometimes the interviewee refuses permission to be recorded. This is Murakami (2002) writing about his experience:

Only once did anyone refuse to be recorded. Although I had mentioned over the phone that I'd be recording the interview, when I pulled a tape recorder out of my bag, the interviewee claimed not to have been told. I spent the next two hours jotting down names and figures in longhand, then another few hours writing up the interview the moment I got home (Murakami, 2002, p. 4).

When I asked Stella, a prostitute, to be interviewed, she agreed on condition that she wasn't recorded, as she was concerned with protecting her anonymity. This

meant I wrote down in longhand what she said as she said it. The effect of this on the interview was that Stella had to speak more slowly than normal so that I could write down her words accurately. This led to breaks in the interview each time she had said several sentences, and seemed to make her more self-conscious and aware of what she was saying than if she had been speaking at her normal speed and without pauses. It was a laborious process but did not ultimately, in my opinion, hinder the quality of the interview, even though Stella spoke with the hesitancy that Thomas Marsden (2010, p. 14) mentioned. As the hardworking scribe, my status was reduced. The slowness created intimacy and my focus on her every word meant she knew she was being listened to intensely.

Studs Terkel used a basic tape recorder. He describes in detail to Tony Parker (1997) his ineptitude with the machine, and how this is vital to the success of his technique:

I don't know how a tape recorder works. Not even the simplest one that's ever been invented. And I don't mean the machinery inside it either, I mean all of it. I don't know how to open it, I don't know how to put in the cassette, which way up it goes, how to close the lid when it's in, which is the button to press to get it to start recording, which is the button to press to make it stop. None of it, I don't know any of it, some people say to me, 'why don't you learn?'

Asking me why I don't learn is missing the point. I don't learn because I'm nervous of the machine. If I press the button and the wheels are going round and I can see the tape's moving, that doesn't make any difference, I'm still nervous because I don't know whether it's recording what's being said, or whether I'm recording over something else that's already there and losing that, or what.

Are you with me? What am I describing? I'm describing one of my biggest assets. Its name is ineptitude. Why's it an asset? Well, would you be frightened of a little old git who wants to tape record a conversation with you – and he can't even work the tape recorder? We won't go into what you might feel about him but the one thing you won't feel about him is scared.

So it's a bonus. I'm not up there on Mount Olympus, *I'm not the Messiah with a microphone*, I'm just another human being. I don't want anyone to be in awe of me. I don't mind what they feel as long as it's not scared. (Parker, 1997, p. 160).

Studs Terkel used a simple machine and while it had the primary function of recording the conversation, he used it to create an atmosphere, put his interviewee at ease and begin to build a relationship with them. His clumsiness with the technology created a power structure in which Terkel allowed his authority to be undermined. As he succinctly puts it: *'I am not the Messiah with a microphone.'* This ineptitude had a further and more important use of creating a stronger connection with the person and enabling them to talk more honestly. Terkel (2007) expands on this in his memoir, *Touch and Go*:

How do I get people to say things they keep from others and even from themselves? Simple. It's my ineptitude, my slovenliness. The other, the ordinary person feels not only as good a being as I am; rather he feels somewhat superior. I have not come from *60 Minutes* or *Today*. I have come, a hapless retardee in matters mechanical. I make it clear to the person that now and then I screw things up. I say I can't drive a car. I punch the wrong button. I goof up. The other points out to me, "Look the reel isn't moving," or, "The cassette seems to be stuck." Of course, at that moment, the other feels needed by me.

That feeling of being needed may be the most important to any human, and especially to one who is regarded as not more than ordinary. In that way there is empathy (Terkel, 2007 p. 177).

I followed this tactic in the interviews I conducted, bar one. I own a modern, sophisticated digital recorder and had used it once, with Rene Carayol (Chapter Seventeen), but was foiled by its complexity and spent most of the interview trying to work it. While this put the more technically-minded interviewee at ease, I was nevertheless unable without help to use the digital tape recorder to record the interview. In subsequent interviews I took my analogue tape recorder instead, which is large by modern standards, at around twenty centimetres by fifteen, inelegantly designed, old fashioned and simple to use. It was not battery-operated so needed to be plugged into a socket and I learned to my detriment that people don't always sit near a socket. It was necessary to ask Rachel Hampton (Chapter Nine) to re-arrange her sofa so she could sit comfortably and be recorded at the same time. She was open to this

and together we moved her sofa, which was heavy, and we both laughed. This was valuable as she had been anxious about the interview and was almost crying when I arrived. Conversely, I interviewed Howard Sunrise (Chapter Eighteen) in a café that only had one table near a plug and we had to wait at another table until the table by the plug was vacated. After a few interviews I took an extension lead with me.

I was constantly concerned that the tape recorder wasn't recording, especially when the interview was going well, or when the interviewee said something of particular interest or spoke very articulately. I frequently checked the tape was moving and the tape recorder was on. This was distracting. Even when I didn't check the recorder because I didn't want to distract the interviewee, I was still preoccupied with whether the machine was working. I also interviewed a missionary – an interview that wasn't included in the final book – and half an hour into the interview the tape recorder broke and we had a three-hour break while I went out and bought a new machine.

For the tape recorder to pick up my voice as well as the interviewee's, it was necessary that we sat fairly close to each other. This created a physical intimacy which supported a greater emotional intimacy and worked well with Eileen Weatherstone, (Chapter Fifteen) who was unwell and frail, and particularly well with Paula Cooper, (Chapter Twelve) who seemed wary of being interviewed but was reassured by the informality of sitting on a sofa and talking into a unpretentious tape recorder. However, the physical intimacy needed to get a good recording was uncomfortable at times. The bailiff and his boss, (Chapter Five) who was also present in the interview, appeared uncomfortable with sitting so close to each other and it felt jarring to me for the three of us to be cramped together in a small space while they talked in a professional and initially formal way about their work.

There were disadvantages to using a less efficient recording device. The tapes lasted forty-five minutes before they ran out and needed to be turned over to the other side and this invariably caused an interruption. The recordings were often unclear and as I prioritised recording the interviewee's voice over my own, my questions were often difficult to hear or decipher. Using old-fashioned technology was also problematic as, over the course of writing the book, it became increasingly difficult to obtain blank tapes, as they are becoming obsolete technology.

However, my view remains that the more advanced the technology, the more of a distraction it can become. Sophisticated technology often requires time and attention to set up and there are potentially more ways it can fail. My tape recorder had five large buttons – record, play, forward, backward and stop, all unambiguous functions. I did not spend time focusing on a screen or arranging a microphone. The focus of the interview was on the interviewee and what they were saying.

iv) Creating a Relationship

For a good interview it is essential to create a relationship with the interviewee. Po Bronson (2003) interviewed an astonishing nine hundred people to compile *What Should I DO with my Life? The True Story of People who Answered the Ultimate Question*, and writes that he got to know seventy of them closely. He describes the process:

The word "Interview" doesn't describe the emotional exchange that usually occurred. None were friends when I started, but most were by the time I was done. These were microwave friendships, forged with fast blasts of revelation and bonding (Bronson, 2003, pp. xx - xxi).

However, it isn't always easy to create a close relationship or to feel at ease with the interviewee. Jennifer Toth (1993, p. 2) author of *The Mole People: Life in the Tunnels beneath New York City*, admits frankly in her introduction, 'I was uneasy

talking to homeless people. Although I had served in the soup kitchens in high school and college, I found New York City's homeless wild and frightening.' Tony Thompson (2004) writes with an air of boastfulness about the dangers of this process in the introduction to *Gang: A Journey into the Heart of the British Underworld*,

In the course of writing this book I have socialised with robbers, thugs, killers and thieves the length and breadth of the country, propositioned prostitutes of multiple nationalities, bought guns and been threatened with knives and sampled two of the most dangerous drugs known to man (Thompson, 2004, p. 2).

Even if a friendship or a relationship isn't formed, trust must still be built as

Thompson's experience shows:

There have been some memorable encounters: the fearsome gangland hitman who asked me not to leave the bar when I had interviewed him until I had written up my notes and read out my piece to him. When I told him that simply would not be possible he explained that if I didn't he'd break my legs. Suitably inspired, I spent ten minutes transcribing my notes, then gave a fifteen-minute presentation of the man's life, thick with puff and praise (Thompson, 2004, p. 3).

Without trust, of the interviewee for the interviewer, and vice versa, an interview isn't possible. The sociologist, Penny Summerfield (2000) writes about this relationship:

There are interpersonal dynamics at work in an oral-history interview, which are even more difficult for the interviewer to be aware of and respond to. They are the result of intersubjective exchanges at a barely conscious level between narrator and interviewee. The interviewer's style of dress, accent, tone of voice, demeanour, body language, spoken and unspoken attitude give clues to the interviewee not just about the interviewee's research frame, but also what else might be preoccupying them, and whether narrator and interviewer hold shared values (Summerfield, 2000, p. 102).

Max Arthur's book (2005) *Last Post: The Final Word from Our First World War Soldiers* is a collection of twenty-one interviews with the last remaining soldiers of the First World War, all aged between 104 and 109. The interviews were compiled in 2004 and published a year later, by which time seventeen of the men interviewed had died. Due to their great age, the interviewee's retelling of their wartime

experiences is hampered by forgetfulness and filtered by many years of later life experience. As the author says in the introduction:

Allowances... must be made for the age of these men and the frailty of their memories. Some could recall very little, and this is borne out in their stories. Had I interviewed them on another day, I may have found them more receptive – or less so – but that is the luck of the draw when interviewing centenarians (Arthur, 2005, p.11).

Nevertheless, the interviews are evocative accounts of the men's early life during warfare. Many of the interviews are somewhat sketchy, although there is also a surprising degree of detail in the text. This is Harry Patch, aged 106, describing arriving back in Britain in 1917:

We arrived in Southampton on a foggy morning. We were met by the Salvation Army. They were doing a good job. They gave us blankets and cups of tea. The women were coming round with the postcards already written that we could send home. You had a choice of postcard – 'wounded seriously' or 'wounded slightly'. The Red Cross came along asking, 'Where is your nearest military hospital?' Well, my home was Bath, and the main hospital was a military hospital. So I said, 'Bath,' and thought, 'That's it – I'm going home (Arthur, 2005, p. 125).

Max Arthur's interview technique was to ask the minimum of questions, preferring to create a convivial and casual atmosphere. This non-invasive approach created a sense of trust in the interviewees, which was essential as many of the men had not previously spoken in detail about the war. As George Rice, who was an infantry soldier, expresses it in the book, 'I never used to talk very much about my wartime experiences' (Arthur, 2005, p. 179).

The relevance of *Last Post* to my own work lies in Max Arthur's skill in creating a relationship with the interviewees and drawing them out. The men's age, health and habits of reserve could have created insurmountable obstacles in gathering good material. However, because of his honed approach to interviewing, Arthur has obtained unexpectedly detailed, philosophical and moving life stories.

A step beyond this is when the interviewee has agreed to be interviewed but is unforthcoming in giving information. Max Arthur has thought about how to manage this, and explained it when I interviewed him:

Occasionally you get someone who is a bit chary and may have been over-interviewed or is reluctant but friends have persuaded him, and you have to be with them or have a lunch with them or go down the pub or anything – anything that breaks the atmosphere. And then don't interview them until they are ready to be interviewed: basically that's the most important thing. If it doesn't seem as if it's going to work out on the day, then just see it as your first visit. And just say, "Well, we might do the interview today, but I'd like to come back and see you." And then they know you're not just there for the interview. So the real answer is just enjoy people, and cherish their answers, that's very important to cherish their answers and at times get a little bit over excited about their reply, and that does encourage people, then they think, 'oh, it's a good story, it's an interesting story' (Jones, 2010).

Tony Parker (1997) talked to Eleanor Bron, an actress, about being interviewed by Studs Terkel for his radio show. She told Tony Parker about the experience:

I think there were about four or five of us, but he didn't ask us questions in turn one after the other, he got us talking to each other as well as to him. It was very clever of him, and gave the whole thing a very easy and natural atmosphere which was quite unlike anything else I've ever experienced before or since (Parker, 1997, p. 133).

This is the theatre director, Joan Littlewood, describing her interview with Terkel:

He started asking me very perceptive questions about different points and I soon found myself talking and totally at ease with him. After only just a few minutes he took a tape recorder out of his pocket and said, "you don't mind, do you?" and he switched it on while we went on talking. I didn't mind, and it was all done so normally and naturally (Parker, 1997, p. 120).

It would seem that Terkel put people at their ease and swiftly created a relationship in which they felt they could be themselves and reveal themselves. This is invaluable for an interview, but may not be helpful to a biographer. This is what Tony Parker (1997) says about interviewing people for his biography of Terkel.

It was difficult – no, it was impossible – to find anyone who had anything but the mildest of criticisms to make of him... Large portions of this book must, I know, read like an endless flow of hagiographic reminiscences of him by his friends (Parker, 1997, p. xvii).

It is this ability of Terkel's to create good relationships with whomever he met that accounted for his superlative ability as an interviewer, even if it meant that Parker's biography of him was necessarily bland or one-sided.

Craig Taylor (2006) wrote *Return to Akenfield*, a sequel to Ronald Blythe's classic work, and is a further example of how the relationship the interviewer creates with the interviewees affects the text. Clearly Taylor has created pleasant, functional relationships with all his interviewees, yet the interviews tend to be conversational and descriptive of everyday life, rather than intimate, confessional and revealing. It was Taylor's first book and he was in his twenties when he wrote it, and possibly he lacked the maturity and experience of older, more practised interviewers. It is because of this the book lacks the power and engagement of Blythe, or say, *Unveiled* by Mary Loudon (1992) or *The Good Women of China* by Xinran (2003).

Terry Coleman (1971) interviewed Margaret Thatcher for *The Guardian*. Michael White (2007), an assistant editor at the newspaper, assessed the interview, accurately summarising how the interviewee can also have power in the relationship and, if sufficiently experienced, is not merely manipulated by the skill of the interviewer.

In print or on radio or TV, political interviews are never easy. People who have got to the top have usually learned the hard way not to reveal too much about themselves (while giving the impression of doing so), not to lose their cool, or make other mistakes such as revealing future policy, as Mrs T shows here... So Mrs Thatcher and Mr Coleman can be seen warily circling each other (White, 2007, p. 8).

Over the process of writing the book I became aware, through their comments, how interviewees perceived me and how that seemed to alter what they told me.

Several interviewees did turn the attention onto me. This is from the tapescript of the interview with Neil Shashoua:

Funnily enough, I was talking to a friend this morning about this and he was saying, what would be quite interesting to look at – this isn't an interview about you [Wendy] – but your motives, you and money. Because, part of your motive, quite rightly, for writing a book is to get money, understandably. I wouldn't say, 'understandably' if I was talking to the Queen: 'you obviously need a bit more money, Liz, these chandeliers are so passé! (Jones, 2009).

Chris Tirimus, a garden centre owner whose interview wasn't included in the final book, said when explaining how to sell, 'You wouldn't understand this; you're an academic' (Jones, 2008a). The undertaker Tony Baker, (Chapter Eleven), was mindful of my mortality and my future need for a funeral, asking, 'Any idea what you're doing, when you go?' Paula Cooper, the nanny, (Chapter Twelve) was self-conscious while crying in front of me: 'Why does life have to be so hard? Oh God, I'm so stupid crying. I know it will be over, Wendy, I'm sure of that.' Howard Sunrise (Chapter Eighteen) talks in a confessional way about his criminal past saying, 'I was stupid: I was in the wrong crowd and smoking crack cocaine as well. I was in Shit Street and it was wrong. I'd just like to say to you, Wendy, I'm not a bad person. I've done a lot of shitty things but there's no way I'm like that, if you know what I mean.'

These comments make clear that the interviewees were aware of me as the interviewer and very probably tailored the contents of their interview according to how they perceived me. Chris Tirimus saw me as unable to understand business, Paula Cooper was ashamed to cry in front of me, Howard Sunrise thought I was sitting in judgement of him and the undertaker viewed me as a future customer. These were all incorrect assumptions, apart from, perhaps, the undertaker's. Who the interviewer is, then, and how the interviewee perceives him or her, has a profound effect on what the interviewee says.

In my interview with Max Arthur (Jones, 2010), Arthur discusses how to end an interview well:

Moments of pride: it's always good in many ways to finish the interview on a moment of pride for the person who's talking because you are leaving their house and you've been a guest in their house. Observing those social rituals is important so that they're not terribly unsettled when you leave – even though people will always be a little bit unsettled (Jones, 2010).

For Max Arthur, the relationship that is built to enable the interview to go smoothly can remain:

They always want to be friends with you. They'll phone a few times or write a letter but they know you've got to go on to other people, so that drops away after a while. I've retained friendships with some of them over the last twenty-five years. I always feel I could drop back on them; that's always nice (Jones, 2010).

The relationship between the interviewer and interviewee is a complex and elusive one and cannot avoid being subjective. As well as the questions they ask, the depth of the listening that interviewers achieve, the extent to which they are present to the interviewee will directly affect what and how much the interviewee says about himself or herself.

Chapter Two

'I've got a mountain of tapes and somewhere inside them is a book'

Studs Terkel

Studs Terkel, in his autobiography, *Touch and Go*, outlines the issues involved in turning a tapescript into a polished, edited interview:

As you are crafting each individual interview, you keep in mind the span of the entire book. What first comes out of an interview are tons of ore; you have to get that gold dust in your hands. That's just the beginning. Now, how does it become a necklace or a ring or a gold watch? You have to get the ore; you have to mould the gold dust. First you're the prospector, now you become the sculptor. Next, you find a gallery, and the book is the gallery (Terkel, 2007, 178).

This chapter examines how the interview is transcribed and edited to create an ordered, cogent narrative that offers a way of seeing into the life of another person. The chapter is divided into two parts. Part One examines the typescript, the author's use of introductions and how the edited interview is presented. Part Two examines how the tapescript is edited.

The Typescript

After the interview has been recorded, it is then transcribed. This is the transformation of the oral interview conversation into a written text. This typescript is a record of what the interviewee said and the conversation between the interviewer and interviewee.

However, there are inevitable inadequacies and omissions in a tapescript. As Steinar Kvale and Svend Brinkmann (2009, p. 177) write in *InterViews: Learning the Craft of Qualitative Research Interviewing*, 'rather than being a simple clerical task, transcription is an interpretive process, where the differences between oral speech and

written texts give rise to a series of practical and principle issues.’ Once transcribed, ‘the conversational interaction between two physically present persons becomes abstracted and fixed in a written form’ (Kvale and Brinkmann, 2009, p. 177). The aural form becomes a visual text.

Les Back (2010) in his paper ‘Broken Devices and New Opportunities: Re-imagining the tools of Qualitative Research’, quotes Roland Barthes’ assessment of the tapescript:

We talk, a tape recording is made, diligent secretaries listen to our words to refine, transcribe, and punctuate them. Producing a first draft that we can tidy up afresh before it goes on to publication, the book, eternity. Haven’t we just gone through the “toilette of the dead”? We have embalmed our speech like a mummy, to preserve it forever. Because we really must last a bit longer than our voices, we must through the comedy of writing inscribe ourselves somewhere. This inscription, what does it cost us? What do we lose? What do we win? (Barthes, 1985, p. 3).

Barthes’ question of what is lost is relevant. Firstly, there is the issue of the reliability of the transcript. Occasionally the interviewee will speak quietly, especially when talking about more painful experiences, and it can be difficult for the transcriber to clearly hear the words from the recording. Some interviewees move their head when they speak, so are not always directing their voice in the direction of the microphone; others mumble. Some interviewees speak quickly, blurring their words, and it may take many times of replaying the recording and listening to the same sentences until each word can be heard and understood. Furthermore, the recording device may pick up background noise, such as music, a washing machine, traffic and particularly wind, that was audible during the conversation but can be overly loud, even ruinous, on the recording.

The individual sound of the person’s voice is replicated to a very high degree with modern digital recorders. In an interview the tone of voice, volume, the bodily

movements, postures, gestures, facial expressions, and intonation are available to the participants. A recording device will record the pitch, the speed, the accent and intonations and the sound of a person's voice, even their breathing. Accents and dialects which identify sections of the country or the world and also the socio-economic class, will also, in theory, be evident. However, in a tapescript, much is not captured. There are omissions. The habitual and characteristic tone of the voice is not represented. The speed at which the person's words are spoken, the accent and the uniqueness, are not easily conveyed. Irony is difficult to convey because it involves a deliberate discrepancy between nonverbal and verbal language. Bourdieu says irony and other common but important tropes are what he calls 'lost in transcription.' (1999. p. 622, note 15)

Alessandro Portelli (1988) writes in detail about these omissions in his paper 'What makes oral history different.' He argues comprehensively that the transcribers must insert punctuation into the transcription and decided which pauses in the interview merit which punctuation.

In order to make the transcript readable, it is usually necessary to insert punctuation marks, which are always the more-or-less arbitrary addition of the transcriber. Punctuation indicates pauses distributed according to grammatical rules: each mark has a conventional place, meaning and length. These hardly ever coincide with the rhythms and pauses of the speaking subject, and therefore end up by confining speech within grammatical and logical rules which it does not necessarily follow. The exact length and position of the pause has an important function in the understanding of the meaning of speech. Regular grammatical pauses tend to organise what is said around a basically expository and referential pattern, where pause of irregular length and position accentuate the emotional content, and very heavy rhythmical pauses recall the style of epic narratives. Many narrators switch from one style to another within the same interview, as their attitude towards their subjects under discussion changes. Of course, this can only be perceived by listening, not by reading (Portelli, 1988, p. 65).

Portelli adds that a similar point can be made concerning the velocity of speech.

These traits

reveal the narrator's emotions, their participation in the story, and the way the story affected them, this often involves attitudes which speakers may not be able (or willing) to express otherwise, or elements which are not fully within their control. By abolishing these traits, we flatten the emotional content of speech down to the supposed equanimity and objectivity of the written document (Portelli, 1988, pp. 65-66).

It is for these reasons that the radio interview is a more prevalent mode of discourse than interview books. In a radio interview, the voice is more fully captured and the person more accurately conveyed to the listener and hence a more nuanced, detailed narrative is revealed. More of the interviewee's personality and character is available. This also holds for the television interview, which contains even greater information as it also provides visual images. Live, unedited, radio and television interviews in particular are, to appropriate Barthes' phrase, more the toilette of the living than the toilette of the dead.

I typed my own interviews rather than use a typist. Transcribing enabled me to re-listen to the interviews closely – one hour of conversation took about three hours of typing – and I was thus able to begin the process of editing by studying and analysing what was said. Also when short sections of the tape were too unclear to comprehend, I was usually able to remember the gist of what had been said. I imposed punctuation that seemed to fit the length of the pause, or the change in topic.

Interview books most usually have introductions. There are two types of introductions, which I will term the major introduction and the chapter introduction. These introductions are important to the structure and tone of the books. They are also the only part of the text overtly written by the author.

The major introduction is found at the beginning of the book, before the interviews, and typically provides an overview and social context for the subject, often including relevant facts, the reason for the book, the process of compiling it, and some personal information about the writer including his or her opinion on the subject matter. The major introduction can be examined in more detail by discussing it in relation to the seven stages of an interview inquiry as outlined by Kvale and Brinkmann (2009). The seven stages they define as follows: thematizing, designing, interviewing, transcribing, analysing, verifying and reporting. These are interesting categories and guidelines but what may be useful in sociology doesn't necessarily apply to all methods of interviewing.

The major introduction does what Kvale and Brinkmann (Kvale and Brinkmann, 2009, p.102) call 'thematizing the interview' and is the first stage of the interview process: this formulates the purpose of the investigation and the conception of the theme to be investigated. The why and the what of the investigation are clarified and then the method – the interviewing – is explicated. This thematizing can be straightforward and practical. Max Arthur writes in the introduction to *Last Post* that,

The inspiration for this book came from an idea of Ian Dury's, the Publishing Director of Weidenfield & Nicholson. After he had read *Forgotten Voices of the Great War*, he suggested I write a book based on interviews of the last survivors of that conflict (Arthur, 2005, p. 7).

This contrasts with Studs Terkel (1977) who in "*The Good War*": *An Oral History of World War Two* is passionate in his desire to ensure the American public don't forget the war. He is disturbed by the realisation that younger people are unaware of the personal sacrifices involved in the war and in his introduction he quotes a young woman he interviewed:

In 1982, a woman of thirty, doing just fine in Washington D. C., let me know how things are in her precincts: “I can’t relate to World War Two. It’s in schoolbooks, texts, that’s all. Battles were won, battles were lost. Or costume dramas you see on TV. It’s just a story in the past. It’s so distant, so abstract. I don’t get myself up in a bunch about it.’

It appears that the disremembrance of World War Two is as disturbingly profound as the forgettery of the Great Depression: World War Two, an event that changed the psyche as well as the face of the United States and of the world’ (Terkel, 1977, p. 3).

Terkel’s reason for writing is personal and feeling-ful whereas Max Arthur’s reasons are a response to his publisher’s suggestion; both books, though, are respectful of the contributions made by individuals to the war effort.

Nancy Friday (2001) is political in her intention in writing *My Secret Garden: Women’s Sexual Fantasies*. This is evident in her introduction:

When Henry Miller, D. H. Lawrence and Norman Mailer – to say nothing of Genet – put their fantasies on paper, they are recognised for what they can be: art. The sexual fantasies of men like these are called novels. Why then, I could have asked my editor, can’t the sexual fantasies of women be called the same? (Friday, 2001, p. 11).

And,

What women needed and were waiting for was some kind of yardstick against which to measure ourselves, a sexual rule-of-thumb equivalent to that which men have always provided one another (Friday, 2001, p. 12).

Conversely, the thematizing can be more nebulous, as seen in Ronald Blythe (Blythe, 1969, p. 18) in his introduction to *Akenfield*: ‘The book is the quest for the voice of Akenfield’. Andrew Smith (2005) in *Moondust: In Search of the Men Who Fell to Earth* is discussing the moon landings and asks in his introduction,

I began to ask myself what the whole thing was all about – what it has meant, if indeed it had meant anything – and to develop an inchoate sense that the answers to these questions were important, even if I wasn’t sure yet why (Smith, 2005, p. 5).

The major introductions also usually include a discussion of the other six of the seven stages of an interview inquiry that Kvale and Brinkmann (2009, pp. 103-

104) outline. The second of these is the designing of the interview, and concerns how to obtain the intended knowledge while paying attention to moral obligations. Barbara Demick (2009, p. ix) writes in her introduction, 'If I wanted answers to my questions it was clear I wasn't going to get them inside North Korea. I had to talk to people who had left – defectors.' On the moral issues involved in interviewing people in 'the world's most repressive regime', she 'altered only some of the names to protect those still living in North Korea (Demick, 2009, pp. ix-x).

In the third stage, called interviewing, the interpersonal relations of the interview situation are often explained. Tony Thompson (2004) outlined a large range of interpersonal relations he experienced while interviewing for *Gangs: a Journey into the Heart of the British Underworld*.

Many of those who assisted me on my journey are too shy to be mentioned by name; others made it clear that if I indicated in any way I had ever spoken to them I would not live long enough to regret it. A few agreed to speak only after I handed over my full address of my parents so that they might more easily seek retribution should I ever betray them (Thompson, 2004, p2).

The fourth stage is the transcription, which is preparing the interview material for analysis or editing. This is not as straightforward as it would initially seem. Pierre Bourdieu writes,

'Transcription, then, means writing, in the sense of rewriting... The transition from the oral to the written, with the changes in the medium, imposes infidelities which are without doubt the condition of true fidelity.' (Bourdieu, 1999, p. 622).

The fifth stage is appropriately analysing the interviews. Philip Gourevitch (2007) makes a simple analysis of the interview content in *The Paris Review Interviews: vol. 2*.

The writers whose voices are collected in these pages could hardly make up a more various and eclectic company, and their interviews reflect all their differences – but what binds them together is that they

all do it, they write and they keep writing, whatever it takes
(Gourevitch, 2007, p. xi).

The sixth of Kvale and Brinkmann's stages is verifying the interview findings. This relates to the verification sought or considered in the discipline of oral history and to biography but, as previously discussed in Chapter One, it is not a central concern in interview books.

The seventh stage is reporting, the aim being to achieve a 'readable product' (Kvale and Brinkmann, 2009, p.102). This is a concern for writers of interview books. Russell E. DiCarlo (DiCarlo, 1996, p. i) in his book on New Age thinkers, *Towards a New World View*, writes that he has interviewed 'many highly intelligent, often brilliant people.' For this reason he chose to present the interviews in a question and answer format 'because it allows information to be presented in a way that is more personable, less scholarly and hopefully more readable' (DiCarlo, 1996, p.i).

However, the introduction is not always as neat and objective as Kvale and Brinkman's schema suggests. Many writers of interview books will claim impartiality and a desire merely to seek answers, with no ulterior motive. Often the author states a desire simply to be a witness. But it is a rare interview book that seems to achieve this impartiality. While editing plays a part in shaping the text and how the information is presented, most authors, either consciously or unconsciously, come to their subject matter with an agenda, understanding or belief that they want to promote, no matter how subtly.

In *Eavesdropping, an Intimate History*, John Locke (2010) examines our interest in the lives of others, and his approach is relevant both when applied to the question of bias – which is often most obviously present in the introductions – and to the question of invasion in the interview book. He explains (2010, p. 17) that eavesdropping originally meant listening under the eaves, the place where rainwater

falls from the roof to the ground, in order to hear the conversations occurring within the house. Locke defines it as surreptitious observation, a technique for sampling the intimate experiences of others, and there is a way in which the writing and reading of interview books can be seen as akin to eavesdropping. The words for eavesdropping in other languages are also telling: in Spanish it is *escuchar sin ser visto*, which means to listen without being seen. Most insightful is the Swedish phrase, *tjuvlyssnare*, which means ‘listen-thief.’

Eavesdropping suggests the distinction between what is publicly known about an individual and can be observed about them in public spaces in contrast to what is private. This is in conflict with information that is private to the individual and is kept hidden behind the brick wall of a house or within the boundaries of the psyche. Locke (2010, p. 16) stresses that the drive to invade the private spaces of others is universal.

Locke cites the work of the psychologist Nicholas Humphreys, who has written that people require at least the *possibility* that they will be able to keep their thoughts and feelings to themselves.

The capacity for mind reading and for being mind-read is all very well, but human individuals even in the closest-knit cooperative groups are still usually to some degree in competition. So there must certainly be times when individuals do not want to be a completely open book to others (Locke, 2010, p. 73).

Locke (2010) quotes Kafka (1971, cited in Locke, p. 37) who illustrates this reluctance when he complained that a man in the next apartment called Harras

has pushed his sofa against the wall and listens: while I on the other hand must run to the telephone while it rings, take note of my customers’ requirements, reach decision of great consequence, carry out grand exercises in persuasion, and above all, during the whole operation, give an involuntary report to Harras through the wall (Locke, 2010, p. 37).

Locke (2010, p. 37) calls this ‘recreational eavesdropping’, which he considers was especially popular before the spread of mass media. Reality TV, Facebook, Google

people search, Myspace, YouTube, Twitter and other social media – along with interview books – allow us to eavesdrop on people we will never encounter in our lives. When the interviewee is offered the right of veto over the edited interview, they are being offered the opportunity to rebuild the psychic walls and physical boundaries that they may have felt were invaded by an experienced interviewer who knows how to circumnavigate or penetrate a interviewee's defences.

John Locke's argument is illustrated by the Chinese broadcaster and writer, Xinran (2010), in her recent book, *Message from an Unknown Chinese Mother*. While the interviews she conducts are given freely, there is sense in which the reader is eavesdropping on what is hidden behind walls in China. *Message for an Unknown Chinese Mother* is the most focused of Xinran's books because, as the title makes explicit, it contains a message that it wants to impart to the reader, but could more accurately be re-titled *Message from an Unknown Chinese Mother*.

The book begins with an introduction of sorts, a Background Note, stating facts about the adoption of Chinese children: 'By the end of 2007, the number of Chinese orphans adopted worldwide had reached 120,000. The children had gone to twenty-seven countries – almost all were girls.' The Background Note goes on to explain the facts, history and politics behind the reasons for the large number of overseas adoption, including China's one-child policy and the long history and social defence of infanticide. The Background Note concludes with a statement of intent:

In this book you will read tragic stories of what has traditionally happened to abandoned girl babies, and what continues to happen. The tools of enforcing these traditions have been forged from a need to survive and have been honed by mothers over centuries – and yet the victims are themselves women and girls. In 2004 I set up a charity in the UK called The Mother's Bridge of Love (MBL). It has three main aims: to provide cultural resources for Chinese children living all over the world; to help those children who have been adopted into Western families, and so have a dual cultural heritage; and, especially, to

provide help for disabled children who languished forgotten in Chinese orphanages (Xinran, 2010, p. 7).

This is a clear motive; the writer wants to draw attention to a tragic situation. The paragraph also highlights the author's charity and provides information about its work. The paragraph presents the interviewees as victims, with the author, the book, the charity, and by implication, the readers, as potential rescuers of the abandoned girl babies. By telling the reader about the suffering of orphan children in China and their subsequent fate, Xinran's hope is that the situation will be changed, in part through enlisting the support of sympathetic readers who are emotionally moved by the text and are then inspired to lend their voice and resources to implementing social change. In this way, her book shares the propagandist intention of Mayhew's book. It is a call for support and mobilisation. The final page contains more factual information about the Mothers' Bridge of Love. There is information about how to donate money, preceded by the line, 'If these questions [that Chinese orphans ask about their adoption] pull at your heartstrings, please support MBL by sending a donation' (Xinran, 2010, no page number given).

The Foreword, which follows the Background Note, explains the author's more personal and emotive reasons for choosing the book's subject.

At a talk I gave at the International Book Fair in Melbourne, Australia, in 2002, someone asked me: 'Xinran, what is your dream?'

I said: 'To be a daughter.'

There was uproar in the audience of several hundred people. But you were born, so you must be someone's daughter!'

'In a biological sense, yes,' I responded. 'But I was born into a traditional culture, I experienced brutal political upheavals as a child, and my mother and I lived in times which did not consider bonds of family affection important. The result is there's not a single occasion I can remember when my mother said she loved me, or even hugged me.'

After the meeting, I found a line of silver-haired women standing waiting for me by the car, which was to take me back to my hotel. They were there, they said, to give me a mother's embrace. One

by one they came up to me, put their arms around me, and kissed my forehead...

I could not help myself, tears poured down my face. In my heart I cried: 'I'm grateful for their genuine affection, but how I wish my own mother could have held me like this. I miss my mother's love so much!' And that is the reason why I was afraid to go back to memories which cost me so many tears at the time and to revisit the pain of women who had abandoned their daughters. It was even more difficult to face the question asked by Chinese girls adopted to foreign cultures: Xinran, do you know why my Chinese mother didn't want me (Xinran, 2010, pp. 9-10).

This is an emotional subject for the author, and, judging by the response of the audience at the book fair in Melbourne, one that is likely to produce a powerful response in the listener/reader. This is an example of an introduction being used not merely to explain the book's *raison d'être* but to present the author's view, emotional take and desire for social change. Such interview books move beyond enquiry and nearer to propaganda, with, at its furthest extreme, the interviewee ventriloquizing for the interviewer.

There are many more examples of interview-based books that are slanted by the author's need to press his or her moral point of view, religious or political standpoint, Tony Parker (1962; 1968; 1970; 1971; 1972; 1985; 1986; 1989; 1994; 1998; 2002) being a good example. His book *Lighthouse*, about the lighthouse keepers who work for the Trinity Lighthouse Association, lacks an introduction and he shows no particular bias in how he presents the interviews. Parker clearly finds the world of the lighthouse keeper fascinating but does not slant how the interviews are presented. However, in his four books of interviews with prisoners, *The Twisting Lane: Some Sex Offenders* (1970), *The Frying Pan: A Prison and its Prisoners* (1971), *The Courage of his Convictions* (1962), and *Life after Life* (2002), he has a political and social agenda. The interviews are largely – if not always – sympathetic to the prisoners, showing their humanity and normality, despite the serious crimes

some of them have committed. The prisoners reflect on their crimes from the distance of time and the benefit of hindsight and maturity, and this humanises them.

Tony Parker was a Quaker and it was his participation in the Quaker Prison Visiting Scheme and prison reform that allowed him access into prisons and enabled him to interview the prisoners. The central Quaker belief that there is good in everyone inspires Quaker prison reform and it can be assumed that Tony Parker's interviews with prisoners were a way for him to express his Quaker belief that everyone – serial killers and sex offenders included – had good in them and should be treated with compassion.

In contrast, an attempt to refrain from bringing bias to an interview book is found in Murakami's *Underground: The Tokyo Gas Attacks and the Japanese Psyche* (2002). The book's subject is the Sarin gas attacks in the Tokyo subway on March 20th 1995 by two members of the Aum cult, in which two people were killed and 231 injured. The book was initially published as two separate and related books. The first, published in 1998, was called *Underground* and was a collection of interviews with thirty-five victims of the attack. The second, *The Place that was Promised*, written after *Underground*, and also published in 1998, contains interviews with members of the Aum cult who initiated the Sarin attack. The first part listens to the voices of the victims, the second part to the voices of the perpetrators. Both books were collated into one volume, *Underground*, in 2002.

What is interesting is Murakami's different approach to both sections. In part one, he is focused in his attempt to report as factually as possible the experiences of the victims. He says his job was, 'to listen to what people had to say and to record this as clearly as possible' (2002, p. 214). While owning that he is not impartial to the cult which mounted the attack – he admits, 'I have an abiding anger towards the Aum

Shinrikyo members involved in the gas attack' (2002, p. 215) – he nevertheless did not want to impose himself onto the interviews, and what follows are factual accounts. In his assiduousness to interview every victim who is willing to talk with him he interviews a 31-year-old woman partially paralysed and in whom 'some mental faculties have been lost' (Murakami, 2002, p. 84.). Murakami describes the details of the young woman's disabilities vaguely, though it is clear that she has been left severely mentally and physically damaged by the attack and, it is implied, has lost the faculty of speech. It is a rare interview in that it takes the interview to a wordless extreme and contradicts the definition by Bakhtin (1986) quoted in Chapter One, of an interview being carried in the medium of spoken language. Murakami writes,

I knew I *had* to meet Shizuko in order to include *her* story. Even though I got most of the details from her brother, I felt it only fair that I meet her personally. Then, even if she responded to my questions with complete silence, at least I would have tried to interview her... (Murakami, 2002, p. 84).

The conversation that Murakami has with the woman is intellectually limited; nevertheless, it is an eloquent expression of the destruction caused by the attack:

Something in her must be trying to break out. I can feel it. A precious something. But I just can't find an outlet. If only temporarily, she's lost the power and means to enable it to come to the surface. And yet that *something* exists unharmed and intact within the walls of her inner space. When she holds someone's hand, it's all she can do to communicate, "this thing is here" (Murakami, 2002, p. 84).

The second part of the book is a departure in terms of bias. Murakami has intellectual reasons for interviewing members of the cult – to understand them rather than merely label them and the attack as evil – which he explains in the introduction to the second part:

We will go nowhere as long as the Japanese continue to disown the Aum "phenomenon" as something completely other, an alien presence viewed through binoculars on the far shore. Unpleasant though the prospect might seem, it is important that we incorporate "them", to

some extent, within that construct called “us”, or at least within in Japanese society (Murakami, 2002, p. 214).

And:

Analysing the interviewee’s mental state in detail, evaluating the ethical and logical justifications for their positions, etc., were not the goals I laid out for this project. I leave a deeper study of the religious issues raised and the social meaning, to the experts. What I’ve tried to present is the way these Aum followers appear in ordinary face-to-face conversations (Murakami, 2002, p. 215).

Murakami is assiduous in his attempts to be unbiased.

With *Intimate Conversations about Money* I didn’t have a conscious, intended bias in how I presented the material. However, in my major introduction, I suggested that money is a taboo topic of conversation in Britain. Moreover, I found writing about my own financial history difficult because of feeling revealed and exposed. In keeping with recent conventions in interview books, in which the interviewer also becomes the interviewee, I was expected to become the subject, to switch roles from the person who asks the questions to the person who provides narrative and answers. Furthermore, it seemed only fair that if I was to ask the interviewees to reveal themselves, then I should also write honestly about myself. I also assumed that it would create trust between myself and the reader if I was explicit about myself and imagined the reader would be curious about my – the author’s – more personal experience.

J.D. Douglas (1985) in his book *Creative Interviewing* corroborates this when he argues that the interviewer must move past the mere words and sentences exchanged in an interview and to do this he or she must create a climate for mutual respect. The interview should be an opportunity for the interviewer to share his or her deeper thoughts and feelings. This reassures the interviewee that they can, in turn, share intimately. He writes,

Creative interviewing, as we shall see throughout, involves the use of many strategies and tactics of interaction, largely based on an understanding of friendly feeling and intimacy, to optimise cooperative, mutual disclosure and a creative search for mutual understanding (Douglas, 1985, p. 25).

By sharing my own experiences with the interviewees, as well as with the reader through the introduction, I was attempting to create a relationship with both the interviewee and the reader.

The second type of introduction in the interview book is the chapter introduction. This is shorter and more focused. It is often a paragraph or half a page, sometimes only a sentence or two, and seeks to provide context for a specific interview. The environment in which the interview takes place is traditionally mentioned. The following is an extract from a particularly detailed introduction taken from the introduction to the interview with Toni Morrison (Gourevitch, 2007) in *The Paris Review Interviews: vol. 2*.

The interview took place in her office, which is decorated with a large Helen Frankenthaler print, pen-and-ink drawings an architect did of all the houses that appear in her work, photographs, a few framed book-jacket covers, and an apology note to her from Hemingway – a forgery meant as a joke. On her desk is a blue glass teacup emblazoned with the likeness of Shirley Temple filled with the No. 2 pencils that she uses to write her first drafts. Jade plants sit in a window and a few more potted plants hang above (Gourevitch, 2007, p. 355).

The description continues for several more pages, and, in my view, to too great a degree, although a context for Morrison is provided.

Some physical characteristics of the interviewee are usually mentioned in the chapter introductions and it is also common to mention if the interviewee is engaged in an activity, such as eating, making a cup of tea, checking the time, etcetera, during the interview. These specific details are an attempt to convey the individuality of the person as well as to capture, in Wordsworth's phrase, 'spots of time.' They create sketchy portraits and add a further dimension by giving a visual image to accompany

the words. They inform the reader of what the interviewer has noticed among the myriad details it would have been possible to describe.

The following extract is taken from Studs Terkel (1972) from *Working*. It is the introduction to his interview with a doorman called Fritz Ritter. To create intimacy as well as dramatic effect, Terkel uses the present tense and his tone is conversational.

He's the doorman at a huge apartment building in Manhattan's Upper West Side. "I would say about 180 apartments." It has seen better days; rough signs of its long-ago elegance are still discernable. High ceilings, marble pillars, expensive lobby. The walls could stand a paint job. The floors tiles have had it; its pattern hardly visible. We're seated on a divan on the lobby. He wears his uniform. He is bareheaded and smoking a cigar (Terkel, 1972, p. 126).

In his introductions, Studs Terkel will often also give a small piece of quirky information or quote from a line of conversation, which has the effect of conveying something of the person's personality. In *Will the Circle Be Unbroken?* Terkel, (2002) describes another interviewee, Randy Buescher, succinctly and powerfully:

A former carpenter, he is an associate at a Chicago architectural firm. He appears at the door, somewhat gaunt, bearing a stuffed briefcase. On occasion, I am told, he uses a cane. Not this time (Terkel, 2002, p. 163).

In *And They All Sang: Great Musicians Talk About Their Music*, Terkel (2003) introduces the singer Edith Mason by recounting the high points of her career and then retells a small anecdote: 'Her portrayal of Madame Butterfly was especially moving. She once said, "A couple of those times when I was a delicate little Japanese aristocrat, I tipped the beam at about 250 pounds!"' (Terkel, 2003, p. 53). It is a humanising detail that is intended to endear Edith Mason to the reader as well as convey respect for her achievements. The anecdote contains an intimation that the interview to follow will not be merely a retelling of an impressive career but will

contain personal and humorous detail, and suggests that Edith Mason is willing to speak intimately about herself.

Xinran (2009) offers the following introduction to the interview with Mr Wu:

Mr Wu, aged seventy-five, a news singer from a traditional tea house, interviewed in Linhuan, northern Anhui province, a small town in central eastern China where tea drinking is the most popular leisure event among the locals even today. Fifty years ago in Linhuan there was no one who could read or write. Two or three men would be sent to the nearby town to get information or news; then they would come back to sing what they heard to the villagers in the tea house. Mr Wu became a news singer when he was ten. He continues to “sing his thoughts and his news” in tea houses today (Xinran, 2009, p. 174).

In contrast to Terkel, Xinran gives no description of her interviewee’s physicality, little sense of his character, or where the interview took place, instead presenting Mr Wu’s history and a summation of his working life, which is information that would be expected to be disclosed in the interview itself. It is nevertheless an intriguing story and the Oriental way of broadcasting news inspires curiosity to read further.

An extreme of the chapter introductions is provided by Anthony Clare (1992, 1995) in his two books of interviews, *In the Psychiatrist’s Chair I* and *In the Psychiatrist’s Chair II*. Clare (1942-2007) was a psychiatrist and broadcaster who interviewed celebrities on BBC Radio Four. His approach was psychoanalytic and he applied Freudian concepts when talking to and analysing his guests. In his introduction to his interview with the parliamentarian, Bernie Grant, he writes, somewhat astonishingly:

An orthodox psychoanalytic examination of the psychology of Bernie Grant would lay considerable emphasis on his relations with his father and his mother. Freud argued with his customary intransigence that the Oedipus complex, the alleged desire of the male child to kill his father and possess his mother, was a universal neurosis. Upon it rests Freud’s overall interpretation of individual psychology and social organisation. Grant’s youthful radicalism, his fiery activism, his visceral anger expressed in actual physical terms – ‘my heart starts hurting... I get

very, very burnt up inside’ – would be conventionally interpreted by Freudian psychoanalyst as the conscious expression of unconscious hostile impulses directed against his weak, ineffectual father, a man prepared to suffer and endure rather than confront discrimination and exploitation (Clare, 1995, p.127).

Clare presents himself as the authority of Bernie Grant’s emotional life and psyche, and confidently ascribes unconscious causes to Grant’s political motives. Implicit in the very lengthy introduction is the assumption that Clare is the expert and, furthermore, that Clare is more of an expert on Grant than Grant is himself. There is a clear hierarchy of knowledge and power. For Clare, the interviews are not conducted between two equals but between a professional psychiatrist and a layperson untrained in psychoanalysis.

This power imbalance is not as evident in Murakami (2002) in *Underground: The Tokyo Gas Attacks and the Japanese Psyche*. Despite the inclusion of the word ‘psyche’ in the title, Murakami is resolute in not analysing, either socially nor psychologically, the people he interviews. His introductions are also unusual in that they do not mention where the interview took place but they do include the customary personal information and physical description of the person: ‘Mr Inagaw’s grey hair is combed neatly in place. His cheeks are red, though not especially plump’ (Murakami, 2002, p. 65). What Murakami’s introductions do not contain is any psychoanalysis of the interviewees. He writes in the preface to part two of *Underground*:

Analysing the interviewee’s mental state in detail, evaluating the ethical and logical justifications for their position, etc., were not the goals I laid out for this project. I leave a deeper study of the religious issues raised, and the social meaning, to the experts. What I have tried to present is the way these Aum followers appear in an ordinary face-to-face conversation (Murakami, 2002, p. 215).

There is a large difference between Murakami and Clare’s introductions. Clare (2005) doesn’t manipulate the text directly – the interviews are presented as verbatim scripts of the conversations without editing:

CLARE: And she spoke her mind?
GRANT: Oh yes.
CLARE: She'd say what she thought.
GRANT: Yeah
CLARE: And your father, he's still alive?"
GRANT 'YES, Yes, he's still alive and I've got a great
relationship, a reasonably good relationship with him (Clare,
2005, p. 165).

However, the psychoanalytically influenced assessments in the introductions are aimed to frame and present the interviewee in a certain light. By contrast, Murakami (2002, p. 215) admits to his own ignorance – ‘when I didn’t understand something, I just went ahead and exposed my ignorance.’ Nor is he unaware of his own prejudice, especially when interviewing members of the Aum cult who perpetrated the attack:

I have an abiding anger towards Aum Shinrikyo members involved in the gas attack – both those who are under arrest and those who were involved in other ways. I have met some of the victims, many of whom continue to suffer, and I have personally seen those whose loved ones were stolen from them forever. I’ll remember that for as long as I live, and no matter what the motives or circumstances behind it, a crime like this can never be condoned (Murakami, 2002, p. 215).

Murakami is not, by his own admission, neutral. However, he is prepared to present the interviewees to the reader in as unbiased a way as he can. In his introduction to the interview with Mitsuharu Inabu, an active member of the Aum cult, Murakami writes, ‘He’s a serious, calm person and I imagine he’s a good teacher. He lights up when he recalls teaching the children of renunciates inside Aum’ (2002, p. 239). *Underground* is a powerful book in part because the interviewees’ experiences are not so intensely mediated through Murakami’s analysis of them. This attempt at objectivity inspired how I wrote my introductions. I attempted to leave readers to draw their own conclusions without heavy-handed initial analysis from me, in part because I felt unqualified to provide a summation of an interviewee’s psyche.

A small but related example from my creative practice can be found in the introduction to the interview with Howard Sunrise, a beggar. He was dealing in

illegal drugs, living with a prostitute, taking heroin, squatting and, by his own admission, had done some ‘very horrible things,’ the implication being he had committed violent muggings. I didn’t mention Howard’s history or illegal practices in my introduction, the facts are revealed much further into the interview. Instead I mentioned my own experience of Howard.

When the train doors shut on my little boy’s pushchair, it was Howard who came and forced open the doors. He asked me for money, and I asked if I could interview him. He’s energetic and slight with a few missing teeth, and is apologetic in his manner. When I asked him how old he was he told me he was, ‘thirty-five on bank holiday Monday just gone’ (Chapter Eighteen).

The introduction could conceivably have read:

Howard is gaunt with a green-ish grey pallor and missing teeth. He has recently left prison where he was convicted for drug dealing. He now begs on the underground for a living and earns the equivalent of £50,000 a year. He spends the lion-share of his money on heroin for him and his girlfriend, who is a prostitute.

This would all have been factually accurate. It would, though, have provided a slant on Howard’s life as a petty criminal and drug addict that could invite immediate censure from some readers and encourage a pigeonholing and stereotyping of

Howard. Likewise, I could have written the following introduction:

Howard was given up for adoption by his birth mother when he was a small child. After being emotionally devastated by the death of his long-term partner, he turned to drugs. He is currently homeless but determined to build a better life for himself, has applied to sell the *Big Issue* and aspires to eventually having a small business.

This presents Howard as a victim, and could be seen as an appeal on the reader’s sympathy. Again this manipulates the reader’s impression of the interviewee.

In contrast, and to avoid the level of bias the writer is able to impose on the chapter introduction, it is possible, but rare, for interviews to be presented without any introduction. In most of his books, Max Arthur (Jones, 2010) avoids chapter introductions, saying, ‘It’s a waste of time to put in an introduction written by me

because the ego gets in the way. You don't need the ego.' M Y Alam (2011) adopts a similar strategy in his book of interviews of people from West Yorkshire, *The Invisible Village: Small World, Big Society*. Alam states in his introduction that the book 'contains very little in the way of analysis or commentary but instead presents voices carrying insight and clarity about their experiences, perspectives and hopes' (Alam 2011, p. 15). Alam does not wish to draw attention to the individuality of his fifty-two interviewees: he is seeking to stress a sense of community and commonality:

Ultimately, what the voices do say is that human beings, regardless of background or the complexities of personal and group identity, have more in common with each other than that which sets us apart (Alam, 2011, p. 24).

The advantage of this is that the interviewee's words stand without any filter between the subject and the reader. But while a chapter introduction inevitably manipulates how the interviewee is presented, it is, in my view, a necessary orientation for the reader. Without the steer on the interview, the reader may be focused on garnering basic information about the interviewee to the detriment of being fully attentive to the content of the interview. I find the material in Alam's book fascinating and his intention noble, but am disoriented by the lack of chapter introductions. Without them, the interviews feel uncontained and slightly disconnected.

From these various approaches to the introduction I have been most influenced by Studs Terkel. Terkel's introductions are usually brief, sometimes to the extent of seeming rushed. The haste and brevity, whether this is a rhetorical device or not, suggest the force of his curiosity to know what his interviewees will say and engage with the conversation as quickly as possible, bringing the focus onto their words rather than his own. The following is my chapter introduction for Sister Sheila:

Sister Shelia sat on the edge of the armchair in the convent guesthouse, often gathering her prayer rope – a string belt – into her hands. ‘I’ve got quite a soft voice, it doesn’t tape very well,’ she said. She spends much of here time in silence and I had a sense that it was rare for her to have a long conversation. Her skin is very pale and smooth. Her ethereal presence contrasted with the way she spoke about the practicalities of money. She was a willing interviewee, open but thoughtful (Chapter Six).

I attempted in the introductions to present small details about the person that would suggest something specific or individual about them as well as describing something of their environment, physicality and gestures.

Beyond the introduction there are three ways that the text of the interview can be presented: as a dialogue between the interviewer and interviewee verbatim; as a monologue with the interviewee’s questions removed; or as a coherent narrative, with the information gathered in the interviews used to retell the person’s experiences in a story form. All three have varying degrees of authorial presence and manipulation.

Susan Blackmore (2005) wrote a book of interviews, *Conversations on Consciousness*, which is an example of the first kind. Blackmore is a scientist who interviewed twenty philosophers and neuroscientists about the brain and consciousness. Her own questions are kept in the text. This extract is taken from her interview with the biologist Vilayanur Ramachandran:

SUE So you’re saying something like this: I’m a vegetarian, I don’t want to eat animals, I would rather they were killed in a nice way, but actually I don’t think they feel pain.’

RAMA That’s correct, I would say that if pushed.

SUE Fair enough; you are being pushed; you have been pushed! Now I want to change tack completely; how did you get into all this in the first place? There you were, trained as a doctor, then what?

RAMA Well, if you are trained to be a physician and you’re examining neurological patients, it’s inevitable that you become interested in consciousness. Seeing people with strange mental phenomena forces you to confront this problem.

SUE Oh, but an awful lot of neurologists just stay away from consciousness; perhaps they think it’s dangerous scientifically; but you’re one of the unusual people who’s prepared to get tangled up

with it. What do you think made you different? (Blackmore, 2005, p192).

It is likely this is an almost exact replication of what was spoken in the interview. The colloquialism of Blackmore's language: 'Oh', 'an awful lot,' 'nice,' 'then what?' points to this. So does the clumsiness of her turn of phrase: 'There you were, trained as a doctor, then what?' Blackmore speaks casually; Rama is more formal. If the text had been edited it is likely that Blackmore's questions would have been changed to read more smoothly. As it stands, Blackmore's tone is in contrast to Rama's more formal, grammatically correct language.

In the introduction to her book, Blackmore justifies her inclusion of the questions:

I thought it was important to let people speak for themselves and not put my own spin on what they said – so I wanted to make the editing very light and keep as close as I possibly could to what they actually said. This meant doing the same with my own side of the conversation and sometimes I was horrified by how inarticulate I sounded. Even so, if I was keeping my conversationalists to their own words I would have to do the same with myself. So if you think my questions are inept you know why' (Blackmore, 2005, p. 2).

Blackmore's inclusion of herself and her opinions is moving towards a style of interviewing where the interviewer becomes a celebrity. This is seen in print journalism with, for example, the Lynn Barber Interviews in *The Observer* from 1996 to 2009, where the interviewer is of comparable celebrity status with the interviewee.

While keeping the questions in the text does preserve the individuality of the voice and is a clearer representation of the voice of the interviewee, I have chosen not to use this approach. My typescripts contain my questions and the interviewee's answers. However in the book, all my questions are removed and it appears as if the interviewee is delivering a monologue. In no case did the interview present a monologue unprompted by questions from me. In every case the interview was a

dialogue, with the interviewee talking at much greater length, but in response to my questions. I removed my questions because a question and answer format can be distracting and is often repetitive. In the example quoted, Susan Blackmore's questions are distracting because of their lack of clarity and musicality and because they take up a considerable amount of the text. The focus of the interview is split between the interviewer and interviewee rather than resting solely with the person being interviewed. This split focus weakens the narrative, as the full force of the interviewee's voice and experiences is diluted by the, often distracting, presence of the interviewer. Studs Terkel (Parker, 1997) makes this point to his biographer. He is talking about radio interviewing, but it also applies to interview books.

I think a good radio interview should always sound like a conversation. It should never sound like an inquisition. . . . What are you if you're a radio interviewer? Well, we've already defined it as being one person in a two-handed conversation, one partner in a duet. I think you've got to remember though, that you're the less important one of the two. You're the facilitator, you're the person who has to help the other one put over what *he* wants to say, not what you want him to say (Parker, 1997, p. 162).

A conversation or dialogue is also more demanding to read than a monologue, as conversations are often not linear and are not necessarily logically structured. Usually dialogues exist as scripts to be presented via the medium of radio, television, theatre and film. They are written to be enacted, listened to and watched, rather than read. For example, Anthony Clare's two books, *In the Psychiatrist's Chair I & II* (1992; 1995) originated from his radio programme of the same name. The interviews are radio scripts typed out with an added introduction.

Like Clare, Studs Terkel also had a radio programme. For forty years he hosted a daily talk programme, *The Studs Terkel Program*, on the radio station *WMFT* in Chicago. He was also one of the most prolific writers of interview books, writing thirteen of them over his lifetime. Terkel, however, was aware of the differences of

producing an interview for radio and writing a book of interviews. He explains this in conversation with Tony Parker.

The most important part of the work [of writing a book of interviews] is the editing of the transcripts of the recorded material, the cutting and shaping of it into a readable result. The way I look at is I suppose something like the way a sculptor looks at a block of stone: inside it there's a shape which he'll find and he'll reveal it by chipping away with a mallet and chisel. I've got a mountain of tapes and somewhere inside them there's a book. But how do you cut without distorting the meaning? Well, you've got to be skilful and respectful, and you can reorder and rearrange to highlight, and you can juxtapose: but the one thing you can't do is invent, make up, have people say what they didn't say (Parker, 1997, p. 169).

Terkel uses both techniques across his books. In *And They All Sang* (2003) he includes his part in the conversations. Nevertheless, it is clear how little he speaks compared to the person he is interviewing. Terkel is primarily listening and his approach is not aggressive. For example, he invites the soprano, Catherine Malfitano, to talk about her childhood by saying, 'Back to beginnings...' (Terkel, 2003, p. 70). Very succinctly, with three words, he enables Malfitano to recount in detail her family history, her childhood and her career up until that point. In *Race*, (Terkel, 1992) his book about racism, the majority of the interviews are presented as monologues but a proportion include some – again brief – questions from Terkel: 'Did you believe her?' (Terkel, 1992, p. 201), 'What's the stereotype?' (Terkel, 1992, p. 140), 'Has he changed?' (Terkel, 1992, p. 124). In both books, while the questions sometimes remain in the text, they are minimal and do not take the focus away from the subject.

While Terkel's approach is very sensitive and skilled, I chose to entirely remove questions from the final interviews, preferring not to distract the reader in anyway by my presence. I aimed to take the smallest part possible and have omitted myself from the interviews, presenting them as if they are monologues, my intention

being to enable the subject's life and attitudes to be more directly available to the reader without the overt distraction of my presence.

The third way of editing the interviews is to remove the questions and answers and weave the information into a third-person narrative. George Sylvester Viereck (1932) does this in his interview with Adolf Hitler, as do Virginia Nicholson (2011) in *Millions Like Us: Women's Lives in War and Peace 1939-1945*, and Roddy Doyle (2002) in his book of interviews with his parents, *Rory & Ita*. In *Zeitoun*, Dave Eggers (2009) presents the experiences of Abdulrahman and Kathy Zeitoun in response to Hurricane Katrina. For this Eggers drew on conversations with the Zeitouns to write the book. Their experiences are told in the third person by an omniscient narrator:

In New Orleans, Zeitoun was invigorated. He [Zeitoun] had never felt such urgency and purpose. In his first day in his flooded city, he had already assisted in the rescue of five elderly residents. There was a reason, he now knew, that he had remained in the city. He had felt compelled to stay by a power beyond his own reckoning. He was needed (Eggers, 2009, p. 116).

The advantage of this is the material can be edited and manipulated to a much greater degree and the omniscient narrator can comment on the characters and their experiences and provide multiple viewpoints. It is possible for the writer to draw out certain points and observations in the narrative and make them explicit, and to leave a much greater mark on the interview. There is also a much more powerful sense of narrative. Eggers's book reads like a novel. However, it also means that the writer is present in the text to a much greater degree and the reader is contending with the interviewee's account and the writer's interpretation.

In a previous book, I used interviews with the artist Grayson Perry to write an interview-based biography of his early life called *Portrait of an Artist as a Young Girl* (Jones, 2005). The interviews were edited and presented so the book consisted entirely of a narrative in the first person – 'I was born in St John's Hospital in

Chelmsford on 24th March 1960...’ (Jones, 2005, p. 8) – and did not have an omniscient narrator. This was to enable an intimacy between the interview and the reader without the overriding and explicit presence of the interviewer, so the reader had closer, less mediated contact with the artist. However, in some reviews it was assumed because of the use of first person narrative that the book was an autobiography, rather than biography. The technique of writing in the first person was effective to the extent that some readers were oblivious to my presence as the biographer.

In editing *Intimate Conversations about Money*, my overriding consideration was for the reader to have his or her own experience of the interviewee, or rather a representation of the interviewee, and for this experience to be as direct as possible. Any interventions by me whether analytical, critical or eulogising would impinge on the reader’s own experience and judgement of the subject and hinder directness. Although it is impossible for the interviewer to be absent from the interview, I nevertheless wanted to occupy the smallest space possible.

Editing the Typescript

Regardless of the way the interviews are presented, the interviewee provides what the philosopher Judith Butler (2005) calls ‘giving an account of oneself’. Butler writes that it is not often that many of us sit down and tell a story with a formal beginning, middle and end. However Couldrey (2010, p. 7) writes, ‘in a general way, creating a narrative is a basic feature of human action. Couldrey (2010, p. 7) quotes MacIntyre (1981, cited in Couldrey, 2010, p. 7): ‘A narrative history of a certain kind turns out to be basic and essential for the characterisation of human action.’ As Paul Ricoeur (1984, p. 28) says, ‘we have no idea what a culture would be where no one

any longer knew what it meant to narrate things.’ Nick Couldrey (2010, p. 1) writes, ‘Treating people as if they lack the capacity to narrate things is to treat them as if they were not human.’

I assumed that my interviewees would provide a narrative – and they did. Frequently, however, it was not a perfectly ordered one. The editing was divided into two categories that I termed macro-editing and micro-editing. The restructuring of interviews I termed macro-editing and involved moving sentences or paragraphs from one part of the narrative to another. Micro-editing, literally ‘small editing’, was reordering or removing words within a sentence. Both macro-editing and micro-editing are necessary to an understanding of how and why the typescripts were edited to form more coherent narratives.

I macro-edited when the interview needed restructuring. Later parts of the interview were cut and pasted and brought forward to the beginning and sections of the earlier part of the narrative were placed later on, or even at the end. Other large sections were deleted. The reason I reordered, or macro-edited, the interviews was to create narrative tension and to provide the text with a forward movement or dynamic, for example, enticing the reader in with a strong opening. Narrative drive took precedence over accurate recreation of the interview’s actual shape. Murakami (2002, p. 201) justifies himself on this point: ‘Now a narrative is not a story, not logic, nor ethics, nor philosophy. And a reader needs a story.’ Murakami (2002, p. 201) also claims, ‘Humans, however, cannot live very long without some sense of continuing story.’ Murakami’s emphasis on the reader is, I argue, important to the process of editing. It is a point expanded on by Paula R. Backscheider (2001) in *Reflections on Biography*. Backscheider is discussing biography, but her argument applies equally to the interview book:

If biographers and their subject are collaborators, biographers and readers are soul mates. They share a willingness, even desire, to be drawn into another life and look forward to being absorbed in it, sinking into it like a comfortable chair (Backscheider, 2001, p. 227).

And,

Readers ask biographers for honest things: They want integrity, judgement, interpretative skill, and a good read. They want what in a novel would be called a character whose outer life of work and activity and inner life of emotion and thought are depicted with the clarity of a novelist and the rigour of a scholar. In other words: They expect biographers to have good evidence in their possession to ‘make sense’ of it while being accurate (Backscheider, 2001, p. 227).

Backscheider (2001, p. 235) quotes the writer and biographer Richard Holmes (Holmes, 1985, cited in Backscheider, 2001) who argues for the primacy of narrative in ordering – and editing – a person’s life story.

By reconstructing a life through narrative, [biography] emphasizes cause and consequences, the linked patterns of growth and change, the vivid story-line of individual responsibility and meaningful action (Holmes, 1985, cited in Backscheider, 2001, p. 235)

Mary Loudon (1992, p. 5) heavily edited the interviews for *Unveiled*, as ‘the pieces in the book account for only a quarter of the total recorded material.’

Murakami (2002) did the same in *Underground*:

The tapes were transcribed, which naturally generated a huge volume of text, much of which digressed this way and that, lost the thread completely, then pulled back into focus. Just like everyday speech. This was edited, re-ordered or re-phrased where necessary to make it more readable. And generally worked up into a manageable book-length manuscript (Murakami, 2002, p. 4).

Murakami mentions everyday speech, and a connection can be made with John Tusa (2003) who has the following argument for editing the text:

A word about the text. The spoken word comes out on its own form – informal, colloquial, loosely grammatical, implicitly punctuated, driven by feeling rather than by sense conveyed through intonation, inflection and speed as much as by actual sentence structure. Transcribed on to the page in literal form, it would be unreadable and frequently unintelligible. Working from the transcripts and the original recordings, I rendered the text into a form that looks comfortable on the printed page. In doing so, I put clarity above informality. I am

absolutely confident that in imposing a degree of order on the informal and spontaneous, I have not in any way violated or distorted the sense of my interviewee's words (Tusa, 2003, pp. 2-3).

While Studs Terkel (Parker, 1997, p. 169) does claim to edit, a close examination of work by Terkel (1992), most particularly *Race*, suggests that he doesn't always edit very thoroughly. All we are told about Maggie Holmes is that she 'has worked as a domestic most of her life' (Terkel, 1992, p. 144). The following two paragraphs show a jump, which is either as a result of macro-editing or because Maggie Holmes has jumped from one topic, money, to another, American foreign policy, in the interview.

Money – we was all brainwashed with that. That's what you was supposed to do, get it anyway you can. The house. The car. The black kid is thinking the same way, with the dope. If you can get that, you have it made.

The first thing I would do if I was president is to stop sending our money, our kids to other countries, helping people killing people. Another thing, take those companies out of those countries that is helping them. I think all those places that America is at, those people would be getting along better if America wasn't there (Terkel, 1992, p145).

This messiness is also found throughout *Will the Circle be Unbroken?* (Terkel, 2003) where interviews weave backward and forward with interesting digressions, and occasional repetitions, left unedited.

Macro-editing is usually done without advice or suggestion from the interviewees so it is interesting to discuss the approach to editing found in *The Paris Review Interviews* (Gourevitch, 2007a; 2007b; 2008; 2009). Since 1953, the magazine has interviewed writers, including William Faulkner, E. M. Forster, Graham Greene and Ernest Hemingway. The interviews were, as the editor, Philip Gourevitch (2007, p. ix) writes in the introduction to the first volume, 'conceived as the best way to discuss writing and the writing life in their own terms – by letting writers speak for themselves about their work.' The magazine's founders conceived the interview as

‘an antidote to the academic formalism that dominated other literary journals’

(Gourevitch, 2007, p. ix). *The Paris Review Interviews* have an unusual approach to the interviewee: Philip Gourevitch explains that,

A *Paris Review* interview is always a collaboration, not a confrontation. Along the way, during the editing process, or at least before the interview finally goes to press, the writer who has been interviewed is given the text to review and revise. This collaborative approach to the final product is unapologetically at odds with journalistic practice, where it is presumed that the reporter’s accuracy depends on strict independence from the subject’s influence (Gourevitch, 2007, p. xi).

In *The Paris Review* (Gourevitch, 2007a; 2007b; 2008; 2009) is working with acclaimed writers so can depend upon the editing capabilities of their interviewees. As proof of their ability to edit, in most *Paris Review* interviews there is a copy of a page of the writer’s manuscript with their editing shown. For example, in the middle of Philip Larkin’s interview there is a page from *The Whitsun Weddings* with a large crossing out (Gourevitch, 2007b, p. 208). Similarly, a manuscript page from Alice Munro’s *Wilderness Station* is included in her interview (Gourevitch, 2007b, p. 397).

It is common in interview books for the interviewee to have right of veto but not to edit their own interview over two, three, even four, drafts, as happens in *The Paris Review*. The result is an interview that reflects exactly what the interviewee wants to convey. And the effect of this process of collaborative editing is, Gourevitch claims, beneficial:

‘... although the writers who reveal themselves in these pages all did so willingly and had the opportunity to clarify, correct, retract and amplify their needs, they never used that opportunity to hide themselves better – but rather, whether knowingly or inadvertently, the deeper they got into rendering their accounts the more they tended to unmask themselves (Gourevitch, 2007, p. x).

What Gourevitch sees as beneficial, I find too formal and tidy. The content is rich and the prose highly articulate but the writer is presented in a polished, and hence slightly distanced way.

It was necessary to macro-edit all my transcripts to shape them into more compelling narratives. However there were varying degrees of macro-editing required. The majority of the interviews required reordering. This is because most interviewees ease themselves into the interview: they need time to get used to the situation of being recorded, and asked to talk about themselves at length, and to warm to the topic. The banker spoke at length to me (Jones, 2006) about his Blackberry when the tape recorder was switched on and then began his narrative in a confused way, uncertain how to approach the subject of working in the City.

This should be really interesting. I wonder what you get out of it, to a certain extent, because I was just thinking what you'd get out of it in relation to your book, and people's relationship with money. I suppose my relationship with money is very unremarkable and fairly dull compared to most of my peers, someone more interesting would be the characters I've come across, but I don't know whether that's the most interesting thing in interviewing me, I don't know (Jones, 2006).

He gives an unfocused and not immediately enticing introduction to his narrative with no personal or specific detail. The beginning was edited and below is the final version, which begins:

I'm a professional in the City. I've been fortunate to be in the right place at the right time – to be a hedge fund manager whilst the hedge fund industry has been booming (Chapter Twenty-one).

This is a more dynamic sentence that states the facts immediately. It is taken not from the start of the transcript but from the seventh line of the first paragraph, which reads,

Because my career is fairly unremarkable, a professional in the city. I've been fortunate, I've been very lucky to be in the right place at the right time twice, which has been where perhaps, not exactly a bubble, but where there has been a lot of activity and growth (Jones, 2006).

It is usual for most transcripts to contain sections of conversations that are of little relevance to the subject, anecdotes that are told with unnecessary detail or in casual chitchat. This is acceptable in an interview and often a necessary part of creating social ease, building trust and approaching the subject matter so that the necessary material can be collected. However, it is not necessary for the reader to be party to this. Max Arthur (Jones, 2010) when I interviewed him, said,

I would swap sentences around in the paragraph. That doesn't involve a lot of work. You can see that maybe sometimes they do little irrelevancies, so you cut that out. Then they've gone back to a certain point in time because they didn't feel during the interview they could discuss that and then half an hour further in they're able to go back to it. So you link those up (Jones, 2010).

Other interviews I began not at the beginning, but in the middle. The artist Michael Landy (Jones, 2007) destroyed all his possessions in an empty shop in Oxford Street in February 2001 to create an art happening called *Breakdown*. When I asked him to talk about *Breakdown*, the interview began in the following way.

WJ: Could you tell me about *Breakdown*?

ML: I didn't actually destroy money, or not very much money, I shut down my bank accounts but I actually used my money, weirdly enough, to actually buy things so I thought, 'it's not very visual destroying money in a way,' obviously it's illegal but apart from that, as well as your passport. I decided it was better to buy a fridge-freezer (Jones, 2007).

Landy has not started the narrative at the beginning but in the middle. Further on he describes the thoughts and processes which lead him to perform *Breakdown* – which was feeling clogged by all the new possessions he had acquired since he had begun earning more money as an artist. While it is a common narrative technique to begin a story in the middle, where there is action, in this instance the lack of background story is confusing rather than engaging.

On the whole, it is unusual for interviewees to begin the story of their experiences at the beginning. And this lack of narrative clarity usually extends

throughout the whole interview. In my experience few interviewees were able to give a clear narrative of their experiences of money in a coherent way. It was frequently the case that the narrative began in the middle or money was discussed in a circular fashion.

I decided to keep editorial control, relying on my own experiencing of editing, in the hope that a more coherent narrative would be crafted. However, as agreed at the interviews, the edited interviews were shown to the interviewees and their approval sought. This is a common procedure. Mary Loudon (1992) writes about editing

Unveiled: Nuns Talking:

From the outset I promised the contributors right of veto over anything they said, showing them the transcripts and chapters before publishers saw them, so they could delete anything they felt uncomfortable about. "You won't get the truth if you do that," a friend said to me. "I won't get anything at *all* if I cheat them," I replied' (Loudon, 1992, p. 6).

And Murakami writes,

In the process of shaping the written interviews, drafts were sent to the respective interviewees for fact-checking. I attached a note asking them to let me know if there was anything they "didn't wish to see in print" and how the contents should be altered or abridged. Almost everyone asked for some changes or cuts, and I complied... Some interviews went back and forth as many as five times... There were two last minute withdrawals, both very incisive, telling testimonies (Murakami, 2002, pp. 5-6).

Susan Blackmore (2005) took a different approach to offering her interviewees right of veto, giving them the opportunity to read the final interview but was less willing to re-edit and incorporate the changes they wanted. She explains the process in her introduction:

But then I discovered that some people did not actually like what they had said. They wanted to rewrite their contributions in the style of a philosophy lecture for a neuroscience textbook. I resisted very strongly. I urged them to let me keep their actual words, spoken in the heat of a real live discussion in the desert or the lab or the hotel bar, as recorded on the tape. A few battles ensued which I did not enjoy. Some compromises had to be made, and I wish they had not. Almost always

what people actually said was more fun, more lively, more interesting, and more daring than any words they wished to substitute. But when I really cared I stuck to my guns and the real words have remained in place (Blackmore, 2005, p. 2).

I offered my interviewees right of veto and the opportunity to refuse permission for their interview to be included in the book. Maya Brindsley, the owner of a jewellery shop, requested that her interview was not included, saying that the edited interview did not portray her in a way she liked or felt was accurate. She thought the tapescript was a more interesting piece of writing. The chapter was removed.

Several interviewees did not respond, including the undertaker, Tony Baker, and also Neil Shashoua and Maxine Evans. Rachel Hampton expressed how she found it so uncomfortable reading her interview that she only read the first few paragraphs before stopping. Of those that did respond, most requested only small factual changes. Sister Shelia asked that I amend the amount of pocket money the sisters are given annually to £350 from the £300 stated in the interview. Michael Landy corrected some dates.

The final aspect of macro-editing involves excluding chapters that seem superfluous and unrewarding. I interviewed a missionary about her ten years in Brazil setting up an orphanage with no regular income. However, the material had much in common with the chapter on Sister Shelia, as the missionary had the same Christian perspective on money; it would have been repetitive to include both. I also interviewed a flower seller on how he ran his business. Again, the gist of his interview was very similar to Rene Carayol's interview and so it was left out of the final book. I was also concerned that there was crossover between Daniel Henton, the Freegan and Mark Boyd, who had vowed not to touch money. They were male, educated and articulate and of the same generation, and both were consciously rejecting

consumption and pursuing rigorous levels of poverty. My solution was to edit Daniel Henton's interview so the focus was on his choice to eat only discarded food, and I cut most of the text where he explained his world view, which was similar to Mark Boyd's: this way the two interviews were shaped to accentuate their differences.

Once the separate chapters are edited, they need to be placed in the best order. Max Arthur (Jones, 2010) uses a chronological order to give the reader some sort of bearing, and is conscious of how the various voices sound when placed next to each other:

It's important for the reader to go from A to Z at a pace the stories can be told. Sometimes you have to do it like a piece of music and make sure the cadences are in the right place and the metres running right. And then you put in quite a jagged piece, quite a tough, hard, metallic score. Bring in Led Zeppelin in the Enigma Variations, just to remind the reader that these are individuals and not just one voice following another (Jones, 2010).

Studs Terkel (Parker, 1997) also uses a musical analogy to explain how his books are edited and ordered.

I get the feeling sometimes that putting a book together's something like constructing a symphony. How's it going to sound to the audience, how's it going to read? Right from the beginning you've got to shape it. First movement, book one, book two, book three. How are you going to start? Softly, quietly, with a whisper – or like Shostakovich does sometimes, with a hell of a loud crash, discordant, attention getting? Or you bring in a theme here, let it disappear, then come back and combine with another. Here it's solemn and heavy, there it's dancing, formal, light (Parker, 1997 p. 177).

To create narrative drive in the book, I chose what I thought were the strongest interviews to be placed at the beginning. The first four chapters are: Kevin Wright taking about his criminal activities and his son's cancer, Maxine Evans explaining her life as a lollipop lady and her stringent approach to saving, Michael Landy destroying all his possessions in an art happening, and Stella articulately describing how her work as a prostitute funds her family's health care and her own English Literature

degree. All four are dynamic and surprising. The longer, more descriptive interviews come later: Derek Staunton outlining the history of money (Chapter Fourteen), Bill Drummond's disappointingly unforthcoming interview in which he avoids talking about how he burnt a million pounds (Chapter Sixteen), and Rene Carayol's discursive take on the British approach to money (Chapter Seventeen). I reasoned that if the reader was immediately engaged at the outset, their interest would be sufficient to make them patient with the slower interviews.

The interviews were also micro-edited. Kvale and Brinkman (2009, p. 177) write, 'An elegant speech may appear incoherent and repetitive in direct transcript, and an articulately argued article may sound boring when read aloud.' Max Arthur (Jones, 2010) corroborates this when he talked about how and why he micro-edits, when I interviewed him.

It's not everyone who replies in God-given Queen's English so you have to put that right, that's important. You mustn't make them look like fools in their replies. I mean, I keep 'ain't' in. But if the text is up the spout, if the present tense is wandering into the past tense, I clean it up (Jones, 2010).

By contrast, Studs Terkel (Terkel, 1972) generally doesn't micro-edit. The following quote is taken from an interview with Sophie Mumford, widow of Lewis Mumford, when she is ninety-four.

ST: How can one judge the importance, or lack of it, of another's life?
SM: I waver, it's my heart speaking. It's Lewis, those last years, his living half the way – I so resented it. He got obstreperous, incontinent – and I had always so respected him. He was so worthy of admiration and respect. And he had lived with such dignity (Terkel, 1972, p. 29).

In the following quote from Murakami (2002) there is the implication of micro-editing, of small details recorded and removed.

Perhaps it's an occupational habit of the novelist's profession, but I am less interested in the "big picture" as it were, than in the concrete, irreducible humanity of each individual. So perhaps I devoted an inordinate proportion of each two-hour interview to seemingly

unrelated details, but I wanted to make sure readers had a firm grasp of the “character” speaking. Much of this extra dimension did not, of course, survive into print (Murakami, 2002, p. 6).

The smoothness with which Tony Parker’s books read suggests that he micro-edited his interviews closely – although he doesn’t mention his editing process in any of his introductions.

The need for micro-editing is illustrated in the first sentences of the tapescript of my interview with Howard Sunrise:

We met on the train, I was begging, so obviously at the time I was begging for money. I’m a heroin addict, so every day I have to raise a certain amount of money for my addiction. As money goes that’s a kind of essential. A day for me, £70 to £100 a day, something like that. That’s my essential for me, money, personally (Jones, 2006a).

If the words are read carefully, four of the five sentences are not grammatically correct and there are repetitions. The complete unedited 3,000 word interview would be demanding on the reader and require a lot of focus and extrapolation, and probably some re-reading to garner meaning.

The typescript from Howard is not unusual; at least half of the interviewees spoke this opaquely. Of the twenty-one interviews in the book, only three of the tapescripts – Sister Sheila (Chapter Six), AnneMaire Woodall (Chapter Thirteen), and Kevin Wright (Chapter One) – were reasonably clear and did not require micro-editing. The majority required a large amount of attention on a sentence level. All of the interviewees had, as far as I was aware, spoken clearly and grammatically during the interviews, none of them had spoken incoherently or in a way that I wasn’t able to understand. However when typing up the interviews and listening closely to every word, I realised that most people, when their speech was examined, were not speaking in grammatical sentences.

Dean Forster (Chapter Ten) described the process of setting himself on fire for a stunt. This is from the tapescript:

If you've got swimming costume, you've got gel on. Yeah. That's how the science is working now to our work, we can actually work round and do things like that. It's very scientific. Yeah, for instance you can technically a full fire job is a swimming costume, I know, you're looking horrible, and it's very vicious and it looks really nasty, and in that thing you don't burn for very long (Jones, 2006b).

This tapescript is not a clear piece of writing. Once micro-edited it became this:

I can technically do a full fire job in a swimming costume but if I've got a swimming costume on, I've got gel on. It looks really nasty but I don't burn for very long (Chapter Ten).

'You' becomes 'I' so that he refers to himself in the first person. 'Yeah, for instance you can technically do a full fire job in a swimming costume,' becomes, 'I can technically do a full fire job in a swimming costume.' The clause, 'I know, you're looking horrible, and it's very vicious and it looks really nasty,' becomes, 'it looks really nasty.' Seven sentences are edited down to two sentences, and seventy-one words become thirty-five. Micro-editing adds concision and clarity.

An aspect of micro-editing is maintaining the interviewee's voice. As discussed in the beginning of the chapter, much is lost in the tapescript. However, there are attempts within interview-based books to retain the sound of the interviewee's voice through reproducing their accent, level of vocabulary, dialect and linguistic tics, and what that indicates about them.

Akenfield by Ronald Blythe (1969) is an example of dialect kept in a text.

Between 1966-67, Blythe interviewed forty-nine people who lived and worked around his tiny home parish of Debach in Suffolk. The book portrays a world that was changing after the two world wars, with many rural traditions falling away due to increasing modernisation and changes in farming technology. Blythe reproduces his

speakers' local Suffolk dialect, rather than correcting it, and has given thought to this aspect of the book:

There was the question of dialogue. "Suffolk" being my first language, so to speak, I did not find it wholly impossible to write even if it is thought to be notoriously hard to get right (Blythe, 1969, p. 10).

The individual voice of each person is captured – so that the tower captain of the bell ringers is allowed to say some bell towers 'burl out' (Blythe, 1969, p. 75), a 'ring of bells' (Blythe, 1969, p. 75) is a tower with more than five bells, and the orchard men talk about the 'June drop' of apples (Blythe, 1969, p. 191).

Craig Taylor (2006) wrote *Return to Akenfield Portrait of an English Village in the 21st Century* in 2006, forty-five years after Blythe wrote *Akenfield* and Taylor's book is a response to Blythe's seminal work. Taylor notes the ensuing changes in the community, including the changes in the dialect:

The broad Suffolk accent caught in *Akenfield* is more muted too. The language of the 'old boys' is full of mischievous *os* that sneak into words normally without them. But the families moving into the village speak in the 'Estuarine' accent (the estuary being the Thames) that has spread through southern England or in what used to be called BBC English. The occasional word still rings with a hint of Suffolk (Taylor, 2006, p. xv).

And these recent changes in the Suffolk accent are represented in Taylor's text.

Mary Loudon (1992) also shows a concern with keeping the voice of the interviewees and writes: 'I have tried hard to retain the 'voice' of each individual by keeping the language, grammar and rhythm of each piece in its original, conversational form' (Loudon, 1992, p. 6). The following excerpt is from Loudon's interview with Frances Dominica. The nun is talking about the hospice she has founded when she and Loudon are interrupted.

Oh sorry, not more disturbances!
Hello Barry. No, come in, it's okay. Have the carpet men been? No?
Well, can't we put a bomb behind them? Hang on, I'll phone them.
Sorry, Mary (Loudon, 1992, p. 133).

Frances Dominica's voice – its energy and the warmth in her brief sentences – are conveyed, and this may well be the reason the short interruption to the interview is not edited out.

Jennifer Toth (1993) wrote *The Mole People: Life in the Tunnels Beneath New York City*. In her interviews she retains the slang, repetition, grammar and rhythm of her interviewees' voices. This is an unnamed homeless man speaking about living in the tunnels:

“The second night I was in bed and felt something spraying across my face” he says, making a spurting motion. “I was mad, killing mad. I was sure some guy was jerking off on me. I jumped up and was gonna kill him, only I saw that it was blood all over me” (Toth, 1993, p. 57).

The inclusion of slang and dialect with more formal speech gives texture to the language and character to the interviews and has informed how I edited several interviews.

Paula Cooper, the nanny I interviewed in Chapter Twelve, was from Jamaica but had lived in London for the last seven years. She spoke with a Jamaican accent, which it was not possible to convey in the tapescript, though there are a few sentences in the interview where her grammar indicates Paula's accent to the reader: ‘The weekend coming I got a long weekend looking after the kids because the parents are going away to France.’ And, ‘At the train station, I notice the time because they come every fourteen or fifteen minutes, they say, but sometime you be waiting for one half an hour, or twenty minutes. And no one says nothing.’ And ‘They rob my son's dad of lots of money.’ I left these sentences in the text to signify that Paula had a Caribbean accent. There were other times when her accent and grammar expressed her years in London: ‘I don't really like crime but I want to solve it. That's weird, innit?’

The hedge fund manager (Chapter Twenty-one), Will Hunter, was middle-class, and without me stating that fact in the introduction it was possible to indicate this by allowing phrases that he used to remain in the interview, such as, ‘Being a millionaire is not what it used to be. Oh dear, oh dear, absolutely not!’ and, ‘Oh! Heavens be praised!’

Some, although not many, interviewers leave non-verbal expressions in the edited text. Studs Terkel includes these non-verbal expressions, particularly in *Race* (Terkel, 1992). In *Race* there are a considerable amount of instances where Terkel puts a parenthesis in the text when there is laughter. In his interview with Peter Soderstrom, (Terkel, 1992) a high school teacher, Soderstrom says, ‘I was dressed casually, but it bothered me that I looked so white. [Laughs.] I don’t know what I mean by that.’ (*Race*, 1992, p. 193). Terkel also keeps pauses in the interviews. There is an example of a parenthesis from the same interview: ‘Wait a minute! [Pause.]’ (*Race*, 1992, p. 193). Terkel uses italics to denote emphasis and state a change in voice. This is an the interview in *Race* with a professional middleweight boxer, Kid Pharaoh:

Terkel: Suppose there were three white kids on the corner and you said, “Hey, change that tire.”

Kid Pharaoh: They’d tell me to go fuck myself. “Do it yourself,” they’d say. You gotta give blacks consideration, compensation, tell them what to do. Let them know you’re on top. They’ll be no problem from them, believe me – none.’

Terkel: Don’t cops try that?

Kid Pharaoh: [*Voice rises.*] Cops don’t know *if they are on foot on horseback!* Why does a man want to be a copper? Ninety-nine percent of coppers are cowards (Terkel, 1992, p. 304).

Max Arthur (Jones, 2010) commented on this when I interviewed him, saying, ‘Studs Terkel regards words as precious. He also regards people’s coughing and sneezing and coffee breaks as precious. I don’t.’ In his biography, Parker (Parker,

1997) quotes Terkel defending himself against this kind of criticism with the following argument,

Some things are easy to remove, like “ums” and “ers,” or you think they’re going to be until you listen to them and you realise that’s how the person talks, and if you take all of them out, you lose the reality of the speech pattern of that person. Or someone else’ll have a habit of repeating phrases – “Yes, that’s how it was,” say – and you’ve got to watch that you keep those (Parker, 1997, p170).

I chose to not include these non-verbal expressions. The changes in voices and non-verbal sounds are difficult to convey, and the conventional use of parenthesis seemed clumpy and distracting.

There is a fine balance between editing and maintaining the interviewee’s voice. I argue that editing can, but does not necessarily have to, change the interviewee’s voice and narrative. If the person’s level of vocabulary, accent, dialogue, linguistic tics and syntax are present in the text after it has been edited, it is still possible to hear their individual voice. And with careful editing a interview can be turned into a well-shaped narrative.

To sum up, I would argue that whereas with interviewing, as discussed in Chapter One, the focus needs to be on the interviewee, during the process of editing the focus needs to be on readers. What is going to make the text accessible to the reader? What is the most inclusive way to present the interview to readers? To my mind, a cogent, easily understandable interview with one person who is apparently delivering an edited monologue is the most efficient way to do this. Overly complex dialogue, or a three-way conversation presented as it was spoken, is a common feature of Tony Parker’s work, particularly in *May The Lord in His Mercy be Kind to Belfast*, (Parker, 1994) and *Russian Voices* (1991), and can make it difficult to follow the narrative and extract the information. Similarly, an overuse of incorrect grammar, linguistic tics, poorly structured sentences, repetitive phrases and sentences, irrelevant

diversions, interjections from the writer about the interviewee's gestures – all these undermine the flow of the narrative.

My priority was to present the information to the reader in as edited, logical, structured and as flowing a narrative as possible. The interview was not ever intended to be a private conversation between the interviewee and myself, but an interview adapted for publication in a book, and implicit in that is the presence of the reader.

Conclusion

'I'm looking for the uniqueness of each person'

Studs Terkel

Interview books are restricted in what they can reveal about interviewees. It is not possible through the use of an interview to achieve more than a glimpse into the life of another person, and it is necessarily a limited insight that interview books provide. We do not convey the totality of another person through interviewing – this is too large an undertaking for the mishmash of resources available to the interviewer. Each person is multifaceted and Nick Couldry (2011) elucidates on this:

It would be absurd to imagine that a life comprised just one story, or just one continuous sequence of action. The inherent internal plurality of each voice encompasses the processes whereby we reflect from one narrative stream on to another, and think about what one strand of our lives means for other strands. This is especially important in modernity where almost all of us are embedded in multiple narrative settings (family, work, leisure, public display). Of course, none of us is able continuously to reflect, let alone tell a satisfying story about all the potential connections between the many aspects of our lives (Couldry, 2010, p. 9).

Moreover, we cannot know with any exactitude what is like to be another person. Fania Pascal (1984) recounts in her memoir an incident with her friend, the philosopher Ludwig Wittgenstein:

I had my tonsils out and was in hospital feeling sorry for myself. Wittgenstein called. I croaked, 'I feel just like a dog that has been run over.' He was disgusted: 'You don't know what a dog that has been run over feels like (Pascal, 1984, p. 89).

Pascal had made what Wittgenstein would call a category error but Wittgenstein's point sheds light on how difficult it is to both describe our own

experiences and to understand the experiences of another. The philosopher Thomas Nagel (1974) in his paper ‘What’s it like to be a bat?’ argues that while we can imagine our arm as wings and having webbing between our fingers, we do not know what it like *be* a bat.

Parker (1997) quotes Studs Terkel posing this question – the extent of the interviewer’s ability to know another – and providing a relevant and useful conclusion.

What’s it like to be a certain person now? That’s what I’m trying to capture. I’m looking for the uniqueness of each person. And I’m not looking for some such abstraction as *the* truth, because it doesn’t exist. What I’m looking for is what is the truth for *them* (Parker, 1979, p. 165).

The process becomes even more complex when, as can happen, the interviewees censor their experiences, filter the narrative, and throw as it were, a googly, to the interviewer – hiding themselves and making themselves less knowable even while ostensibly revealing themselves. John Fowles (2003) in his novel, *The French Lieutenant’s Woman*, describes this manipulation:

You do not think of even your own past as quite real; you dress it up, you gild it or blacken it, censor it, tinker with it, fictionalise it, in a word, and put it away on the shelf – your book, your romanced autobiography. We are all in flight from reality. That is the basic definition of Homo sapiens (Fowles, 2003, p. 81).

What the interviewer is given, then, is aspects of a person’s life that are rendered, filtered and subjectified. It is best described as a representation in which the interviewee’s attitudes, experiences and tacit assumptions are revealed. The idea of a representation is best understood by using the analogy and language of a photographic portrait. A photograph and an interview depend for their creation on a relationship between two people. Both are technology-dependent. Like a photograph, an interview captures a person in the present and at a specific time in their life: a photograph

captures a split second, an interview usually around several hours. Both are temporally limited. Both are capable of capturing a good likeness, a representation of the person, but are limited in their scope: a photograph is two-dimensional, not three-dimensional, and an interview usually covers only one or several – not all – of the areas in an interviewee's life. The photographer and the interviewer produce something which is subjective and shaped by the camera or audio device, but is nevertheless capable of being a fair, informative and well-composed representation of another person.

The tape-recorded, edited interview, then, cannot capture the entirety of another's experiences. Despite these limitations, and the modesty of what is achieved, it is still worthwhile interviewing people about their experiences, then editing and collating those interviews. To write, or read, an interview book is to be surprised. What people say about themselves; their experiences, their pasts and their relationships is frequently unexpected – the details can be astonishing – and allow us to see afresh what is mundane: to quote David Silverman (2007, p.16), we are led to see 'the remarkable in the mundane.' Silverman argues that to do ethnography, 'you will need to appreciate the value (and, ultimately, the beauty) of the fine details of mundane existence.' This holds true for writing interview books as well. Parker (1997) quotes Terkel on this point:

And the best part's the detail that comes out, that you couldn't image because you never knew it was there. Perhaps the person didn't know it was there either (Parker, 1997, p. 167).

Gourevitch (2007a, p. vii) is the most articulate and persuasive on the power of the interview to surprise us:

Call and response, give and take: the reader becomes engrossed as an eavesdropper, and every thought gleaned, every argument or story overheard acquires an extra jolt of vividness and surprise (Gourevitch, 2007a, p. vii).

One example of this in my creative practice is in the interview with the lollipop lady, Maxine Evans (Chapter Two), who had previously worked as a supermarket assistant. Both, to use Silvermans's term, are mundane jobs. She explains that saving money is a priority and that she aims to keep her expenditure low. However it is very unexpected to learn how much money she has saved, especially considering she has been earning the minimum wage:

I have more than £100,000, a bit less than £200,000, I'm not sure exactly. I'm not very good with figures because of my dyslexia. I'll be able to buy a house in the next five years. I don't know if I'll need a mortgage. I don't know if I want a house or a flat or a bungalow. I don't keep accounts; I just go into the bank every week (Chapter Two).

Interview books are also informative – a way to learn about the world.

Silverman (2007) reports a personal communication with Clive Seale when Seale read an early chapter of Silverman's book.

Might it be the case that people think of interviews first for quite pragmatic and commonsense reasons: because this is how anyone tries to find out about experiences they don't know much about: by asking some people who have had those experiences (Seale cited in Silverman, 2007, p. 54).

This is a valid defence. Interview books increase the sum of human knowledge.

Intimate Conversations about Money offers a glimpse of twenty-one lives in a specific time and society – between 2005 and 2010 in Britain. This extract from the beginning of Will Driver's interview is an encapsulation, a snapshot, of a specific moment in economic history– 2005 – when hedge funds were very successful.

I'm a professional in the City. I've been fortunate to be in the right place at the right time – to be a hedge fund manager whilst the hedge fund industry has been booming. In the world of hedge funds you make money as shares go down, not just when they go up. It's fantastic! You're hedging bets; that's why it's called hedge funds. They have been tremendously successful in the last four or five years. There's a huge amount of money in hedge funds, probably about a trillion and a half dollars in capital. Huge returns have occurred. Earning two or three

million pounds a year as a banker is not really going to send waves through the world – it will probably be the basic salary in a few years anyway! But the amount of money being made by people in hedge funds is truly awesome. They are the sexy bit of the City at the moment (Chapter Twenty-two).

The narrative gives what M. Y. Alam (2011, p. 24) calls ‘a reflection of times past, yet still deemed important.’

In keeping with the informative nature of interview-based books, Kvale and Brinkmann (2009, p. 48) suggest we can relinquish the idea of the interviewer as someone who mines for the secret truths of people’s lives and instead replace it with the metaphor of the researcher as a ‘traveller wandering together with’ another human being; from the original Latin definition of conversation. This seems a more realistic assessment of the capacity of the interview and certainly the most effective way to approach interviewing – with a lightness and sense of companionship. In my own practice there was more discovery of surprising and unexpected detail than of shocking revelations or exposed taboos. This is in keeping with the humbler aim Alam (2011) gives for his book, *The Invisible Village: Small World, Big Society*:

The book is not intended to offer something remarkable or new but, rather, has a more modest ambition in that it aims to simply enable you to catch a glimpse of the ordinary and everyday (Alma, 2011, p. 24).

While interview books can surprise and describe the remarkable, they also allow us, in Alam’s phrase, to ‘catch a glimpse of’ the unremarkable.

Les Back (2007) argues that the art of listening is in danger of becoming a lost art and that ‘Our culture is one that speaks rather than listens’. Yet listening – offering ‘narrative hospitality’ – matters enormously in a time where other large-scale forces are working to devalue voice (Back, 2010, p. 7). Interview books provide one way for people to be heard and listened to amidst this cacophony of speaking. And Nick Couldry (2010, p. 1) explains the importance of giving an account of oneself: ‘Having

a voice is never enough. I need to know that my voice matters.’ He extends this by arguing that the offer of effective voice is crucial to the legitimacy of modern democracies. It is no coincidence that many interview-based books are urgent in their desire to provide a voice to the unrepresented or politically less powerful sections of society.

An instance of this is *Shifting Horizons* by Lynne Beaton (1985), the first book to be published about the 1984-1985 miner’s strike. Beaton writes in her introduction:

I am also aware that this book has a weakness in that it doesn’t attempt analysis of the strike or even detail every moment of the events which shaped the broader struggle. I would have like it to do this as well but I decided it was more important to have this printed and available for reading as quickly as possible. I’m sure in any case that much will be written about the strike (Beaton, 1985, p. 4).

Her intention is clear: she wants the two women she interviews for the book, Doreen Humber and Pauline Radford, both miner’s wives, to have a voice and for their voices to be heard as soon as possible. Corroborating this, the two women wrote the afterword in which they state, ‘before the strike, we used to think that we couldn’t voice our opinion, now we know that we have a voice and we will make it heard’ (Beaton, 1985, p. 265).

Les Back (Back, 2010, p11) makes a salient point when he writes that, ‘the value of the interview might be differently conceived as containing an inventory of traces of lives passed in the living,’ and *Intimate Conversations about Money* indicates to a degree the variety of differing approaches towards money. The artist who destroys all his possessions (Chapter Three) is in direct contrast to the television presenter who works hard to acquire and own property (Chapter Seventeen). The nun (Chapter Six) who vows poverty differs from the founder of a charity who used to be a car thief and wants to raise money to help children with cancer (Chapter One). The

lollipop lady who saves her money (Chapter Two) contrasts with the undertaker who advises spending money while you can (Chapter Eleven).

Silverman (2007, p. 24) argues that, 'precisely because the everyday world is so familiar, it presents itself to us as an undifferentiated, bland sameness.' He argues that if we think of real life tragic accidents and disasters that, 'from a brief study of such reports, I can reveal a seemingly unvarying social fact: everybody who dies tragically has led a very special life. Nobody who dies in tragic circumstances is without remarkable features. We desire satisfying, familiar stories' (Silverman, 2007, p. 24). This need for familiarity is stressed by Christopher Booker (2004), who argues that there are only seven basic plots and there are consistent patterns underlying all stories. Willa Cather (1967, p. 78) has a more reductionist calculation again: 'There are only two or three human stories, and they go on repeating themselves as fiercely as if they had never happened before.'

Interview books provide narratives that are a variation on the theme of the diversity of human experiences, even if, when reduced, these narratives are familiar and frequently told. We have an insatiable hunger for these plots in their numerous disguises, and they orientate us in the world: as Paul Ricoeur writes 'We have no idea what a culture would be where no one any longer knew what it meant to narrate things' (Ricoeur, 1984, p. 28).

And it seems improbable that the need for narrative will diminish. Narrative is more than the engine that drives the story. It is the means by which we understand a life, whether our own or someone else's, and how we give it coherence and meaning. The biographer Richard Holmes (1993, p. 27) says, 'By reconstructing a life through narrative, [biography] emphasises cause and consequences, the linked pattern of growth and change, the vivid story-line of individual responsibility.'

Interviews with others show us something of ourselves, or to re-use an image from F. Scot Fitzgerald, (1995, p. 177), are an ‘incorruptible mirror’ that gives the reader back to him or herself. Nick Couldrey (2010, p. 130) suggests this in plainer language: ‘In learning the complexities of other voices, we may learn something of the complexities of our own.’

It is the ‘truth for them’ that is accessible to the interviewer. Paula Cooper (Chapter Twelve) talks about how she misses her four children and has not seen them for seven years but is working in Britain as a nanny to create a better life for herself and her children in Jamaica. We learn this from the interview with Paula Cooper. What we don’t learn is what it is like for all Jamaican people who are living in Britain. What the interview reveals is specific and not generic.

What is possible through interviewing is to portray the stories people tell about themselves. We are able to learn how they see the world. Blythe (1969) discovered this as an adult, listening to war stories he had heard as a child.

My father fought in Gallipoli in the Suffolk Regiment and it was while listening to Len Thompson about what to me, as a boy, was a half-glamorous, half-terrible experience, that I recognised the ‘iceberg’ quality in those I knew well. Only the tip of them showed, all the rest ran deep (Blythe, 1969, p. 9).

Mary Loudon (1992) sums up the necessary sketchiness of interviews by explaining that her interviews

are only snapshots in time in writing. Writing, like the camera, captures only glimpses of a person, and fractured, subjective ones at that. The objective truth, whether in large or small matters does not exist and no one person’s story is written with definitive completeness (Loudon, 1992, p. 6).

I agree with Mary Loudon that a snapshot of the person can be shown through an interview. It may be poorly composed and imperfect, but it is possible for a representation of their individuality to emerge through their voice and experiences.

Their specific personality can be present, even though there is bias provided by the author's mediation of the process.

This sense of another person is, I think, succinctly captured in the interview with the nun, Sister Sheila, when she explains how she experiences her vow of poverty with a metaphor that is both apposite to her interest in music and shows her intelligence and spiritual sophistication:

The richness of the vow of poverty is, I suppose, like the emptiness inside a violin. A violin is an open space framed by wood, with four strings. If the player only plays on the four strings you get a scraping noise. It's a note, but it's a very one-dimensional note. You need the empty space provided by the body of the instrument to create the beauty of the sound. It's the same with the vow of poverty – the emptiness we surround ourselves with, the lack of possessions, is what makes this life beautiful (Chapter Six).

To make a correlation with this metaphor and the interview, I argue the empty space is provided by the unobtrusive, attentive and listening presence of the interviewer.

And to stretch the analogy to its furthest point, the music played – like the interviewee's narrative – is a unique composition, at times cacophonous, at times mellifluous.

Interviews provide connection between the interviewee and the reader. Despite the writer's mediation, the interviews are frequently personal and revealing, allowing the reader to know important, usually hidden, information, about the person. Kevin Wright spoke about a vow he made on his own in the middle of the night to what he calls God. It was a private experience, part of his inner life and he talks about it in the interview in a moving way that is affecting for the reader.

While I was in my darkest hours, not long after diagnosis, I thought to myself, 'shall I have him buried? Shall I have him cremated? What shall I do with his stuff? Shall I make a shrine of his bedroom? Shall I take it to the charity shop? Shall I throw it away? What do I do?' I was thinking all these things, and I made a promise to universal intelligence, ultimate intelligence, some people call it God, call it what you like. I made a promise to the ceiling of my office at five o'clock in

the morning, *'Please, please, allow my son to live. Make my son one of the children who beats this. And in return I will make use of all of my talents and all of my abilities to make sure that other children whose parents haven't got the abilities and the motivation and the drive that I have got, get their children through it just the same as Bobby.'* And the promise was made. The deal was done. My son survived (Chapter One).

This connection between the interviewee and the reader, no matter how mediated and imperfect is it, makes the exercise of writing interview books meaningful. Alan

Bennett (2004) articulately describes the value of creating this connection in a book:

The best moments in reading are when you come across something – a thought, a feeling, a way of looking at things – that you'd thought special, particular to you. And here it is, set down by someone else, a person you've never met, maybe even someone long dead. And it's as if a hand has come out, and taken yours (Bennett, 2004, p 60).

Back (2010, p. 12) argues for more than the achievement of the connection between individuals, extending this connection to the creation of a community realised through listening to the voices – and prejudices – of different people: 'The bus driver's up-close reading of everyday life contains something worth listening to, but equally this view may be partial or distorted by judgements. The same is equally true of the professor. The trick is to make those insights speak to each other in the service of understanding.'

Alam (2011) assumes the creation of this sense of unified community when he summarise what the interviewees do in his book:

Ultimately what the voices do say is that human beings, regardless of background or the complexities of personal and group identity, have more in common with each other than that which sets us apart (Alam, 2011, pp. 24-25).

Seneca (1989, 7:7) took this thought the furthest when he wrote, 'I am a human. Nothing human is alien to me,' a viewpoint, I argue, the interview book seeks to reinforce. Such books may at times seek out the freakish and outlandish – the remarkable as well as the mundane – but ultimately their success lies in expressing the common humanity of their subjects, no matter how immoral, alien or unique their experiences.

Interviewing, despite its limitations, is one of the best ways we have of representing a person in a non-fiction book. Without it, our understanding of other people's lives would be poorer. Studs Terkel (Parker, 1979), echoing Bertolt Brecht's poem, 'Questions From a Worker Who Reads', puts this in a historical context:

The uncelebrated person – oh boy, how many of those have we missed! There weren't any guys around with tape recorders when they were building the pyramids, when they sailed the Spanish Armada, when they fought the battle of Waterloo (Parker, 1979, p. 165).

And Gourevitch (2007, p. vii) rightly stresses the ancient roots of the form:

Question and answer – the form is primal. It was there at the beginning of our literature: "*Who told you that you were naked? Have you eaten of the tree of which I commanded you not to eat?*"

The longevity of the form is proof of its value. For over two thousand years, the interview book has asked questions, provided answers, and yielded informative and fascinating insights into the lives of others.

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