

## *My Grandmother and the Ant*

M A R I E C H A Y

WHEN MY grandparents came to this country from Piedmont in the Nineties, the story of the ant and the grasshopper was taken for granted by almost everyone because there were plenty of examples to show the truth of the fable.

My grandmother, who was enthusiastically finding fault with practically everything in America, then felt that if these foreigners were also accepting this story, it did a lot to make them and their country a little more palatable to her. Thrift, hard work, and sacrifice did pay off as they should even in this land of barbarians, and the indolent, the shiftless, and the flighty who thought only of today, finally got what was coming to them.

My grandmother approved of all this, but she would have liked it better if these things had happened only in Piedmont. She had made up her mind not to like this

country, but that was hard to do when the country cooperated so little with her. Still, it was something at least to have the parable hold true, even in a foreign land and the new world at that.

My grandmother ran a boarding house for "those of ours" in the mining camp of Berger's Draw in the southern Colorado Rockies. She went on the assumption that the way of the ant would work for her too and that all she had to do was to be glum, work hard, be very frugal, and she would become rich in the end. Instead, neither she with her boardinghouse, nor my grandfather who worked in the mine ever became rich.

"The parable didn't say that," my grandfather often pointed out to her when she fumed about this breach of contract. "It just said that the ant had enough to keep her going in comfort for the winter.

~~Well, we have that," he added as my~~  
grandmother looked at him, not knowing what to say. "We're certainly not grasshoppers, out in the cold and starving."

My grandmother had to agree that they weren't, but to her it wasn't enough. America had promised more than that, as she saw it.

With effort and through the years, my grandmother changed her ideas about the little story and began to see that she and the ant were never made to be millionaires. All they could hope for and all they wanted was not to be grasshoppers. That, neither one could have been able to stand, but then neither one could have been anyway.

For years, my grandmother had plenty of opportunity to see what happened to human grasshoppers which was exactly what they deserved, she said. She felt a great condescension toward them, especially if they were Americans, as most of them were as far as she was concerned. The ants, instead, all of them Piedmontese, as was only natural, were always rewarded for their industriousness, in spite of their dullness and lack of humor. This was the way things were and this was the way they would be forever.

Instead, after World War II, an event she refused to believe would ever take place, my grandmother suddenly noticed a change. The world which had once been so orderly and predictable, so comfortable and soothing, with nothing to shake up her beliefs, now became rather rude and upsetting, especially so in the last few years. The laws of economics as she once knew them, and the only ones she knows, changed, and the things which were once rewarded were now penalized.

Very slowly and almost imperceptibly, my grandmother has found out that paying cash for a purchase, which to her is the only way to buy, is no longer a virtue and in fact isn't particularly desired, especial-

ly if the purchase is for a large amount.

"Who wants cash these days, *Granda*, when they can get so much more the other way?" one of her grandsons who was in his second year of college told her, and went on to give her his simple lesson in economics, thinking this would change her ideas. Instead, my grandmother thought this way of doing business wasn't quite honest and didn't hesitate in telling him so.

The two automatic questions asked by all clerks—"Would you like to charge it?" or "Cash or charge?"—only bewilder and then irritate her when she is in a store. Why would she ever charge anything and then not be sure she will ever be able to pay for it? Who knows what the winter coming up will be like?

Besides, she has never broken her lifelong record of being able to say proudly, as she did one day to a bewildered young clerk, "I've never charged anything in my life. If I couldn't pay cash for it, I did without, the same as you should."

Another of my grandmother's grandchildren tried to show her that if a person were to wait until he had the cash to pay for something before he got it, it would be years before he owned it and think of all he would miss during that time. My grandmother barely waited until he was through talking to ask, "Who owns it, you or the store?"

She refused to believe that "afford" is an obsolete word, a casualty of the 1940's, and that "deny," as some of her grandchildren tell her, causes too much harm emotionally. As for the idea that the economy can't run if people don't buy on credit, she is even more brusque in her reply. "What made it run up to now?"

In her long life, my grandmother has never found debts to be of help to anyone or anything, and she is certain that they won't be now. To her, that means a debt for any reason, even a good one of which

there aren't any. Certainly, vacations are not good reasons for going into debt.

All her life, vacations were first earned and then enjoyed as a reward for working hard fifty-one weeks a year, saving your money for that one week, and then enjoying yourself with as much energy as you put into your work. If something happened during the year so that you couldn't afford to take a vacation, you did without and waited for the next one to come around. "Go now and pay later" is just as shocking to my grandmother as is the question asked by store clerks—"Cash or charge?"

"How can you enjoy a vacation when you know you haven't paid for it yet?" my grandmother asked one of her grandsons whose study of economics in college she was beginning to suspect.

"It's easy, *Granda*. You just don't think about it until you get home and are back working again."

"You're an American, that's what you are!" my grandmother cried out, shocked to have seen this happen in her own family. "I'm still a Piedmontese, *grazia a Dio*."

What is even worse for my grandmother are the people who take a long, expensive vacation with twenty-four months to pay. "And then?" she asked my grandfather once. "What about next year?"

"Next year they're tired again, so they take another vacation."

My grandmother looked at him, waiting until he told her that the cost of the new vacation was then added to what was left unpaid of the old.

"The interest just piles up and off they go, as carefree as grasshoppers," he added, trying not to sound too jaunty.

"Imagine working all your life to pay off vacations," my grandmother said with a smirk, and then, as the ant would, she added, "At least with a house you would have something to show for it."

My grandfather answered that grass-

~~hoppers probably feel they have something to show too, even though they're paying off vacations on time—memories and experiences—but neither my grandmother nor the ant considers this a responsible answer in any way. Do they have abstracts and titles to show what they own? When they return, do they have something they can put their hands on?~~

Through her family and friends, my grandmother has heard about another skill in modern finances—borrowing to consolidate your debts. She can't believe that there are adults taken in by this double talk, but my grandfather has at last convinced her that there are and many of them. To her, there is no difference between owing twenty people five dollars each or owing one a hundred dollars.

My grandfather says the ant would have the very same difficulty in understanding this new math, but, as he has often tried to explain to my grandmother, these words are not meant for either of them. They are meant for people who have a credit rating, something my grandmother doesn't have and would refuse to have if she even knew what it was. She has always bought for cash and so is "a poor credit risk," another phrase in this world of new finance that no one in my grandmother's family, least of all my grandfather who likes peace, has ever mentioned to her. She would first be baffled by the term and then outraged when she found out what it meant—that she isn't to be trusted and that her word means nothing.

The ant, if she lived today, wouldn't get a credit rating either and she would understand that no better than my grandmother, though my grandfather says that with her meek disposition she might accept the discrimination with much more resignation.

My grandfather is careful not to tell my grandmother that the grasshopper, in con-

trast to the two of them, would have had a credit rating by the time she was barely a teenager, and using her charg-a-plates and credit cards would be buying everything in sight, thus keeping the economy going almost single-handedly. My grandmother and the ant, continuing in their life-long ways, would only buy what they could pay for in cash, so that in no time at all the economy, left in their hands, would soon topple over from lack of nourishment.

My grandmother's enemy, though, has plenty of help from my grandmother's teen-age great grandchildren, grasshoppers every one, who are doing their share today to help the country stay afloat; but this is something my grandmother knows nothing about.

In her more hopeless moments, my grandmother sees herself and the ant as an extinct breed in this age of buying on time.

"They'll be just like royalty. Never a cent in their pockets. Charge, charge, nothing but charge," she says, throwing out her arms in a dramatic gesture. "And after that? A revolution, naturally."

By that time, my grandmother goes on, thinking she is giving a bizarre and improbable view of the future, there will be notices on all cashiers' desks: "No cash of

any kind accepted." Or "Cash and pets not allowed."

"You might as well close down the mints," my grandmother continues, as if giving up completely and putting out her last command. "What use will they be by then?"

My grandfather, smiling, says that that isn't what will happen at all. The buildings and machinery will simply be used to print more and more credit cards, charg-a-plates, application forms for credit ratings for the billions of grasshoppers lined up waiting for them.

"I'll never be in that line," my grandmother assures him.

"Neither you nor the ant," he agrees readily.

My grandmother can't help asking him where the two of them will be then. My grandfather grins and says nothing for a moment, making her uncomfortable.

"Well," she finally prods him.

"Oh, you two will be out in the cold and wet, left to starve because you had nothing but cash to pay for what you wanted to buy."

To my grandmother, this complete turnabout is hardly the way she had expected the little fable to end. Certainly not within her lifetime.