

Health is Wealth

WORDS BY

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My money story is ... complicated. But then again, whose isn't?

As a little girl, I had an acute understanding that money was scarce. My earliest childhood memory is of my parents fighting as they ransacked the house looking for an envelope of cash that had mysteriously gone missing. I remember them searching every kitchen drawer and cupboard, tossing the cushions from the couch, moving furniture until they became so desperate they began sorting through the trash on the kitchen floor. As they continued to come up empty handed they became more and more agitated and suspicious that the other had stolen the cash and spent it selfishly.

My stepdad was the proverbial black sheep of his family as the son of a beloved Lutheran preacher. He was kicked out of a private Bible school, dabbled in drugs, got divorced, drank too much and was frequently in trouble with the law. The envelope they were searching for had over \$1,000 in it, a small fortune in 1983.

They needed the money to keep my stepdad out of jail. The due date to pay his various fines was the next day, and they had been working extra shifts and selling possessions to save up enough cash. After tearing the entire house apart, the only place they hadn't yet looked was my bedroom. We lived in a small two-

bedroom house. My room was down the hall from the living room and kitchen, beside the bathroom and across from their bedroom. I remember I was coloring in my favorite Care Bears-themed coloring book. I loved that book. I didn't dare waste a single page of it. I would slowly and carefully color in each picture and then the background. There was absolutely no scribbling allowed, each picture was a masterpiece. If I wasn't busy coloring, I was playing office. My mom was a secretary for an irrigation retailer, and I would often go to work with her, spending the day under her desk between the wall and her chair legs. Back at home, I would recreate my own office spending hours shuffling, stamping and organizing my important papers. Earlier that day, while having my breakfast, I came across the envelope and was impressed by the colorful paper inside. I had never seen anything like it before, so I did what any 4-year-old would: I promptly took it to my room and filed it next to my prized Cabbage Patch markers for safekeeping, which is exactly where my parents eventually found it.

As far back as I can remember, money has been the biggest cause of stress and distress in my life. We lived briefly in a women's shelter before leaving my stepdad for good, settling in a small town with a population of approximately 1,500 people. It was the type of place where everyone knows everyone and newcomers stand out, especially a femme fatale like my mom who was the newest waitress at the only bar in town.

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While we struggled financially before leaving my stepdad, our circumstances became even more difficult on only one income. Out of desperation, my mom was forced to work full time as a laborer at a potato farm while still keeping her night shifts at the bar. We moved into low-income housing, grocery shopped with a calculator while my mom quietly stole toilet paper from work and made small biweekly payments on a rundown replica of the A Team van. I remember one night, she sat down at the table, handing me a stack of papers. With a pleading tone she asked, "I can only pay one. Which one should I pay?" Perplexed, I realized I was holding our past-due electricity, heat and water bills. Looking for a solution, my mom needed my preteen input.

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We moved two more times before I graduated from high school. At 17, I was financially illiterate with no role model to help me investigate or navigate the university application and student loan qualification process. I got a job, met my first husband when I was 18, bought a house, got married and had two beautiful children. As my marriage fell apart I kept reminding myself that I needed to figure it out. I had no intentions of subjecting my daughters to the life of scarcity I had growing up. Then at 28, despite my fear of not being able to financially provide for my daughters, I found the courage to leave my ex-husband. I was determined to give my girls a better life than I had.

Even with my resolve, I still made mistakes. While I didn't need to grocery shop with a calculator, I did only buy groceries that were on sale. My girls grew up believing that Christmas lights on the exterior of a

home were a waste of electricity, because I couldn't admit to them that I didn't know how to install them, and that I couldn't afford to hire someone to do it for me. I vividly remember the day that my credit card was declined at the Dollar Store. I needed to buy less than \$10 of supplies for my daughter's science experiment. Embarrassed and humiliated, I left all the items at the till and was too ashamed to correct my daughter when we got into the car and she whispered, "Mom, the Dollar Store is really going downhill. Now their machines don't work!"

In time, I did slowly start to see some financial success. My resilience helped me excel in my career, and I pursued increasingly more senior positions while improving my earning potential. Ironically, I found myself building a career in the financial services sector and felt like I was on the right path to becoming the role model my daughters deserved. At the time of my breast cancer diagnosis, I had successfully climbed the corporate ladder and was a vice president in a major Canadian bank, managing nearly one billion dollars.

I thought I had it all figured out until I started chemotherapy and a switch flipped somewhere deep in my psyche. I've been giving financial advice for nearly two decades and it took a cancer diagnosis to point out there are other currencies in life that are much more important than money. Cancer has revealed that time is a valuable currency because it is finite. A flaw in the human condition is our thinking that time is abstract and something we will always have more of. At the end of my days I will reflect more on the time spent with the people I care about and less about how much money I have. Cancer has taught me that good relationships are the best long-term investments because they pay dividends your entire life. Most importantly, having cancer has shown me that health is the ultimate wealth. ♡

Authors Note:

This story is dedicated to my best friend, and Cancer Breastie, Jennifer Fehr. Thank you for your endless encouragement, and for believing in me, especially when I find it impossible to believe in myself. Thank you for always seeing the best in people. Most of all, thank you for showing me what genuine, unconditional love is and for being the long-lost sister I've always wanted. You are the best friend a girl could ever ask for, and I love you very much.