

The Fire and Water of Vincent Tolve's Life

By **MOLLY A. DANIELS-RAMANUJAN**
Epoch Times Staff

Vince Tolve roars with laughter whenever he watches slapstick vaudeville shows with The Three Stooges, Larry, Moe, and Curly.

"The child is the father of the man," wrote Wordsworth. The "child" in Vincent Tolve keeps him amused, even though he is the executive vice-president as well as the general counsel of an Illinois bank with six branches.

The bank's staff collect his memos, and he keeps a straight

face while they chortle. Here are excerpts from a recent conversation I had with Vincent Tolve.

MDR (Daniels-Ramanujan): Since you have taken 16 trips on steam-and-coal-powered trains, explain your fascination with trains.

VT (Tolve): A steam-and-coal train uses fire and water. That is what we call "bliss." The most hated thing is pain. Both pain and bliss are necessary to move us on our journey in life.

MDR: If you were to order a meal for your mother in your ancestral Italian Village, what would it be?

VT: The village is called Agnone. (My mother translates it as "agony.") I would start with miniature meatballs with bits of pizza dough in chicken soup; then follow with an antipasto of assorted salami, prosciutto, sausages, and cheeses; then to the spinach-and-cheese-filled ravioli; then the main course of roast leg of lamb; and end with plate forte, a liquor-laced custard concoction, lubricated by blood-thick wine.

MDR: What is so great about Italy?

VT: The countryside around Agnone is dairy country, with rolling hills. I like Roman history, the big

churches, Renaissance art, and most of all how Italians do not work as hard as Americans.

My grandfather came to America and labored laying railroad tracks; my father worked in a steel mill; my uncle was a railroad engineer. Because of how hard they worked, I felt duty-bound, so instead of playing outdoors with friends, I worked hard at my books.

MDR: For the "day of reckoning," name seven persons whom you would choose to save.

VT: I would choose the man who ran naked from the garden of Gethsemani when Jesus was seized by

the mob; Shakespeare's wife, Anne Hathaway, to whom he left "his second-best bed"; Elisabetta Giocondo, Da Vinci's model for Mona Lisa; Lycurgus, the Spartan lawgiver who decreed that all of the wealthy should have exactly the same amount of property and that the rich and poor must eat the same food at the same communal table; the well-dressed man at the corner of State and Randolph Streets in Chicago who stopped me, poking a finger into my chest, saying, "I know you—you are a preacher"; my father and my mother, who could sit on his lap and so spare a seat; and a woman I met



VINCE TOLVE: Tolve is the executive vice-president as well as the general counsel of an Illinois bank with six branches. ALIA YOUDELL

recently on a train station platform wearing a provocatively fragmented orange dress who told me she could tell by looking into my eyes that I was a kind man.

Children's Books About Money

By **LINDA WIEGENFELD**

In these times of a changing economy, many families are suffering financial stress. Even those not directly affected can easily feel apprehension about the economic situation—both on a national and global level. As a result, children could quickly develop a poor attitude about money.

Giving books to children to read—or better yet, reading books with them and answering any questions they might have—can provide a foundation for understanding the role of money in society without overwhelming negativity. Here are some of my favorites.

'IT'S NOT WHAT YOU'VE GOT!' BY WAYNE DYER

Concept: This book stresses living a life that is spiritually fulfilling no matter how much money you have and despite any chaos in the economy.

In the preface of his book, Wayne Dyer says, "Developing a healthy view of money at a young age can be invaluable." He goes on to give 10 lessons about money and abundance that are important for children and adults alike. The chapters explore topics such as how to live within your means, every job is important, and abundance means more than money.

Note of interest: Dr. Wayne Dyer is an internationally renowned author and speaker in the field of self-development.

'ROCK, BROCK, AND THE SAVINGS SHOCK' BY SHEILA BAIR

Concept: It is wise for children to save money for the future. The earlier they start saving money, the more rapidly their savings account grows.

Two brothers learn an important lesson when their grandpa gives them a dollar a week for chores

and then offers to match the total amount of money that they have saved from their pay each week.

Rock spends his money on frivolous things while Brock is able to accumulate \$512 in cash. There are notes in the back for older children about banking and compound interest.

'ISABEL'S CAR WASH' BY SHEILA BAIR

Concept: Capitalism at its best is good for all.

Isabel wants a Nelly Longhair doll badly. It is on sale for \$10. She goes to five friends and asks to borrow money to get the supplies for holding a car wash. Her friends are hesitant because they could lose their money, but Isabel promises to work hard and convinces them that she has a good idea.

At the end of the day, she has \$20. She keeps half for herself and divides the other half among her

friends. It is a win-win situation.

Note of interest: Sheila Bair is the chairman of the U.S. Federal Deposit Insurance Corporation (FDIC). She was appointed to the post for a five-year term on June 26, 2006, by George W. Bush. On May 18, 2009, she received a Profile in Courage Award at the Kennedy Library for her early response to the subprime-mortgage crisis.

'MONEY TROUBLES' BY BILL COSBY (A LITTLE BILL BOOK)

Concept: Giving money to a charitable cause can be a very satisfying experience.

In this book, Little Bill needs \$100 to get a telescope to become famous.

While raising some of the money by collecting cans, he comes across a boy who needs the money more than he does.

He gives this boy the cans he has collected, and furthermore, he de-

cides to donate his savings to the school food drive for the poor. At the end of the story, he becomes famous in quite an unexpected way by having his name on the bulletin board.

Note of interest: Cosby's Little Bill books stress positive family values and feature Little Bill learning a lesson or solving a problem fairly and creatively. The Little Bill books were also made into a television show, and some have been listed in the past as Oprah's Book Club Selections.

'BEYOND THE LEMONADE STAND' BY BILL RANCIC

Concept: Small businesses are an essential part of the American economy. It can be very exciting to think of innovative business ideas.

At the beginning of the book, Bill Rancic focuses on his youth and how he made money. In Part Two, he introduces 20 kid-friendly businesses and gives an organized business plan for each. This part discusses why a business might or might not suit a particular child, the pros and cons of each business, and most importantly, how to get started.

In the book, Rancic also gives advice to children on how to manage

their earned money. The last parts of the book include a glossary of money terms and answers to readers' questions.

Note of interest: Bill Rancic was the first reality-TV star to be hired by Donald Trump on national television in "The Apprentice."

The books I have mentioned are by famous people, but there are many other exemplary books that you can choose from. I would especially recommend "Money Sense for Kids" by Hollis Page Harman. This book provides a great overview of what money is.

Also helpful is the Internet site of the University of Nevada Cooperative Extension, which has a section on money books for children (www.unce.unr.edu/programs/sites/moneybookshelf/books/).

Remember that when you use high-quality books (no matter what the subject), you are also playing a role in the literacy development of your children. With double benefits, you should be getting your money's worth.

Linda Wiegenfeld teaches in Somerville, Mass. She was recently named Teacher of the Year in that city.

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