

The Family Fund

Back in the 1990s, I was on State Disability when my husband got fired from his job. The creditors were calling nonstop. It was giving me such anxiety, I called my dad and told him I was going to have to file for bankruptcy. He said, "No. Let me talk to my dad"

He called me back and told me Grandpa would loan me some money to avoid bankruptcy. He took me to Grandpa's house. We went into the garage where Grandpa pulled money out of little cubbies and handed me a stack of bills totaling \$10,000. I thanked him and, a little while later, my dad took me home.

After depositing the money into my bank account, I immediately paid all of the creditors in full. I began paying Grandpa \$50/mo until he passed away. I still owed him \$8,000. So, I called my dad and told him I would like to finish off paying what I owed Grandpa to him as next of kin. My dad said, "Don't worry about it"

"I'm going to worry about it."

"Forget about it."

"No, I want to finish paying what I owed Grandpa to you as his next of kin."

"Fine. I'll open a bank account and put the money in it. I'll call it the family fund and it will be there for anyone else in the family, should they need it."

I thought that was a great idea and I happily began paying my dad the \$50/month. During the next few years, I borrowed from my dad for car repairs, rent when I received my last check from my employment and was waiting for the first check from SDI on a different occasion.

In 2001, I was granted SSDI. My sister was chosen by me to be my payee as required by the SSA. I told my sister I was paying dad back for money I owed Grandpa and him. She asked how much I owed and I told her \$17,000. She began deducting \$100/mo from my SSDI for this payment. I assumed she was sending it to Dad to put into the family fund account.

When my father passed away, my sister became executor of his estate. I assumed that also meant she became the executor of the family fund account.

Over the years, practically every single family member—sisters, cousins, adult children of mine and my siblings—all borrowed from the family fund. I found out that only one person, aside from me paid the entire amount back to the family fund they had borrowed, two partially paid the money they borrowed back in several chunks from their income tax returns; everyone else said they could not afford to pay it back.

Remember, I was paying \$100/mo and completely paid back, out of my Social Security Disability Insurance money, the money I told my sister I owed. Those who said they were unable to pay the money back held jobs in the fields of Emergency Medical Technician, Government positions, and the like. And, they couldn't afford even \$25/mo?!

I also found out that, while the family fund was meant for emergencies, my sister allowed family

members to borrow for any reason saying it was not her job to decide for anyone else what constituted an emergency for them. The things I know some of the money was borrowed for: airplane tickets to fly from one State to another for a wedding, a mother-of-the-bride dress, and by the administrator of the family fund herself...\$5,000 for part of the down-payment for her new condo! The fund had been tapped out and not repaid when, years later, I asked to borrow money for my daughter's family medical emergency and there was nothing left!

I just found out this past November the most devastating piece. My father never opened a bank account to put my money into. When my sister became the executor of his estate, there was no family fund account! She started the family fund account with my SSDI money and it was funded entirely with my SSDI money! I thought my dad started the family fund with my first payment I paid with my County employment paycheck and that it was co-mingled with money from the estates of his parents! No, the only money that funded the family fund was my SSDI money!

So, all of my family members who borrowed from the family fund, especially those who never paid it back, were benefiting from my personal ethics of paying dead people! And, they were benefiting off of the most poverty-stricken family member, save one! I know these people. If any of them had owed money to a family member who passed away before they could pay the loan back completely would have just decided they were off the hook!

The most painful part is knowing my payee sister borrowed the \$5,000 to purchase a condo; because, the condo she was renting at the time she purchased the new one was the condo I was staying at with her, her son, her boyfriend, and his son when I was homeless. And, she let her unemployed boyfriend, who was going to tech school she was paying for, kick me out of her condo because he was angry with me for arguing with him about him being angry with me for having lit some cinnamon incense after I cleaned their cat-box in preparation for a party he was throwing that evening, making me homeless again!

I tell ya, no one can fuck you like family!