

ART FOR ART'S SAKE. MONEY, FOR GOD'S SAKE!

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ABSTRACT

Purpose

Given that art and money are frequently portrayed as inimical, this paper explores why money and the world of finance are painted negatively in song lyrics.

Design/methodology/approach

This paper takes a literary perspective on the intersection of accounting and music culture, focussing especially on the mixed messages of contemporary musicians, and the career and lyrics of the Beatles.

Findings

It concludes that some lyrical points of view are merely a kind of dramatic play, underlying which is a continuing and conventional need for comfort and financial wellbeing requiring the assistance of accounting practitioners.

Research limitations/implications

The analysis of Beatles' lyrics raises issues about the relationship between music and finance in the careers of these musicians. Future research could be undertaken to test the applicability of findings to the experience of a wider population of musicians.

Originality/value

This paper is a novel assessment of the lyrical output of the world's most successful popular music group with respect to accounting.

Classification:

Research paper

Key Words:

accounting, music, Beatles, Bourdieu, habitus.

ART FOR ART'S SAKE?

*It's money that matters
Now you know that it's true
It's money that matters whatever you do*

Randy Newman 1988, 'It's Money That Matters'

The 1960s were generally seen as a period of change, and one of the most significant changes of this period was the growth of the mass appeal, status and sometimes wealth of popular musicians. In this setting, popular music came to play the place in culture which poetry and literature had for previous generations. Yet this stress between wealth and art has not been fully explored. Within the arts there is a tension between the supposed purity of the creative spirit on the one hand and the dirtiness of wealth on the other, though not a few artists have been pleased with popular recognition that allows them to experience both. The latent dark role of wealth is not straightforward in this context, and tends to be wound around two aspects. It manifests as a tempting other, which would lure the artist away from their true path of pursuing higher ideals, and which has the odour of 'filthy lucre' haunting any poor artist with the misfortune to be very wealthy.

We all need resources, so money is also a potentially destructive element when its diversion or theft results in the significant loss of an artist's material welfare — tempers can also flare. When Australian band Skyhooks' gig fee fell from \$4000 to \$1000 a night, for instance, their guitarist, Bob 'Bongo' Starkie felt the booking agency's boss was being dishonest and attacked his desk with an axe, carving a swear word into it and smashing the telephones while his target watched on emotionless (Jenkins 2007, pp. 124-125).

It is long been recognised that social and cultural institutions such as literature and movies have a power to influence the public perceptions of accounting. Smith and Jacobs (2007) extend this notion by arguing that popular music both reflects and creates particular perceptions of accounting and accountants. In effect, accountants are both the facilitator and accoutrement of positions of wealth and privilege as well as potential abusers of their position of trust. This paper takes a tangent to the earlier Smith and Jacobs (2007) to look at the question of the perceived tension between the creative aspects of popular music and the commercial aspects highlighted by Smith and Jacobs (2007). We utilise a theoretical approach from the work of Pierre Bourdieu to consider the relationship between art and money as different forms of capital in the process of status building. In particular, the idea that individuals from relatively low status backgrounds could become so significant and wealthy through popular music challenges Bourdieu's notions of processes of status building, class and distinction.

While the production of art and music might be driven by high ideals, Bourdieu (1984) argues that the consumption of art is an important part of the process of building and maintaining class status. What is regarded as tasteful in regard to art and music is an important part of status distinction and the management of resources of

social and economic capital. The basis of Bourdieu's (1984) argument is that artistic taste is a product of class conditioning where the cultural upbringing of an individual is encoded in what he calls the habitus and this is the basis of artistic taste. To that end the taken-for-granted appreciation of particular artistic forms and styles is deemed to be indicative of groups with different social status to the extent that Bourdieu talks about a 'class habitus' (Bourdieu, 1984, p. 101). To further support his position Bourdieu shows how preferences for different musical works reflect class factions (Bourdieu, 1984, p. 17). However, central to the Bourdieu's notion of status and class reproduction is the concept of capital. Bourdieu outlines a number of different kinds of capital such as financial capital, cultural capital, educational capital and social capital. Status in a particular field is heavily dependent upon access to the [right] capital as defined by the dominant players. Therefore, the question of popular music, those who make both it and money from it, poses a particular set of issues. Here a group of people from working-class backgrounds of lower status were able to rise to relatively high status positions and sometimes access substantial amounts of money without reflecting the required status and background (habitus).

The musicians and those who write about them present a series of narratives or archetypal stories. The characters we find in stories of great commercial success in music frequently fall into easy groupings of hero and villain, whether the stories are memoir or pure fiction. At the risk of oversimplifying, heroes are those who try to achieve their artistic goals and villains are those who 'get in the way'. Musicians' memoirs are full of people who help and those who have to be overcome or avoided. There are different ways of telling the same stories, of course, but music-recording artists have the upper hand in that respect because they have more ready entrée to media that command an audience for their own version of events. In many ways this is an example of the adage attributed to Mark Twain that 'you should never pick a fight with a man who buys his ink by the barrel' and it shows that as a group these musicians have access to considerable cultural and social capital if not financial capital resources.

Within the framework of the hero and villain narrative the behaviour of the villain often involves unfair behaviour towards the heroic musician such as disputes over legal rights, sabotaging the musician's opportunities, deficient management, irregular accounting, misappropriation, and so on. Some acts may be deliberate or negligent, and some accidental. On the financial side, unethical action might comprise negotiating contractual terms that deprive the artist of a fair reward, or simple acts of embezzlement. The relatively mundane tasks of handling money and keeping financial records underpin both good and bad accounting services, with the potential at this level, too, for things to go wrong in a way that prejudices the artist. Mistakes and malicious acts occur in most other areas of human endeavour, and financial management is a discipline with prospects of siphoning off another person's entitlements for personal gain as suggested by Smith and Jacobs (2007). A further example is that of Ginger Baker, the former drummer with rock supergroup Cream, who discovered this recently when he engaged a local bank teller as his accountant and ended taking her to court when \$50,000 allegedly went missing (Bulger 2009, p. 113). She argued that she had permission to access the funds, but large sums of money can lead people astray.

Skills in the arts and in business could be depicted as symbiotic but that might not make a great lyric. There appear to be no songs of praise to accountancy that are sung without irony; the Monty Python comedy group's song, 'The Accountancy Shanty' examined by Smith and Jacobs (2007), is a well-known example. It is better for the sake of a story to position the accountant or other 'money man' as a stereotypical black hat kind of character, an enemy consistent with the Hollywood styles of quest narrative elaborated by Christopher Vogler in his influential book *The Writer's Journey; Mythic Structure for Storytellers and Screenwriters* (1992). Vogler's formula is based on Joseph Campbell's analysis of mythic stories *The Hero with a Thousand Faces* (1968) and Vladimir Propp's study of highly conventionalised folk tales *Morphology of the Folktale* (1968). In the face of such prominent and enduring characterisations, it is perhaps asking a lot of a lyricist to fit the accountant into a heroic role, but is the overt criticism inherent in the more usual critical representations justified?

However, well accounting work is performed, it does not have the caché of making art and while these individuals many have access to both financial and educational capital in Bourdieu's parlance, they lack the cultural capital which he argues is critical membership in the highest status groups. People do not clamour to watch accounting happen, or ooh and aah over the individual artistic expression reflected in published annual accounts since conformity to accepted standards is expected there. The question still arises whether music lyrics that portray accountants and business managers as the baddies, or as benign but dull characters, are truly representative of their subjects or whether they are merely examples of exercising artistic licence which maintain the opposition of art and money, with the artist pictured as a vulnerable figure operating within a forbidding industry typified by sharp practice. In addition, money is the temptation that might distract the artist from his or her true pursuit. In an article on the value of arts patronage, famous film director Ken Russell speaks of the tension between the artistic life and money:

I feel qualified to comment on the question of whether money makes an artist's art better or whether it is a kind of jeopardy to the purity of one's vision. For as soon as money gets in there, expectations are created and demands on the artist's product become more pressurised. Most artists consider it their duty to resist such pressure (Russell 2009).

He lists well-known artists (dancers, poets, painters, etc.) for whom a life of uncertain income or poverty was a fact if not an ideal, and adds:

It takes a lot of courage to be an artist. The comforts of stability may never belong to the person who is absorbed in an internal struggle to bring forth something ineffable, something beyond words but true nonetheless (Russell 2009).

Russell finds humour on the matter of the artist's traditionally austere life. He quotes ballet dancer Isadora Duncan, the subject of one of his films, who said that 'she was "so poor she hardly knew where the next bottle of champagne was coming from"' (Russell 2009). More realistic is the impression given by prolific UK musician and former 1970s punk rocker Billy Childish, who, when asked 'Are you working constantly?' answers:

I did have a job for six months and found it really unpleasant. I would love to be more recognised and have more success...but I wouldn't do anything I don't believe in... I'm a sucker for people giving me money and telling me I'm good, but not to the extent that I'd change (Hodgkinson 2009, p. 30).

French philosopher Victor Cousin (1792-1867) coined the phrase *L'art pour l'art*, or 'art for art's sake', meaning that 'art needs no justification, that it need serve no political, didactic, or other end' (Encyclopaedia Britannica 2010b), presumably including the pursuit of wealth and social status. The concept that art exists for its own sake was associated with the Aesthetic movement of the mid-nineteenth century that found the industrial age ugly, and adhered to Immanuel Kant's idea of 'the autonomy of aesthetic standards, setting them apart from considerations of morality, utility, or pleasure' (Encyclopaedia Britannica 2010a). The philosophy is not without contention. In his 1935 essay, 'The Work of Art in the Age of Mechanical Reproduction', German cultural critic Walter Benjamin rejects reverence for artistic production. He says that the aura of 'magical' creation only serves to distance art from the masses and to reduce its accountability to them. Rather, he claims, it should be used to further social and even revolutionary aims, especially through exploiting increasing opportunities for its mechanical reproduction (Benjamin 2005). Bourdieu (1984) clearly rejects the art for art sake notion and (at least partially) sides with Benjamin by arguing that it is the perception that art is above and beyond that gives particular power to the upper classes as a consumption commodity and the taken for granted (doxic) nature art is what makes it so powerful as a tool of social status.

The reportedly dissolute 20th Century English novelist Simon Raven took a more cynical view of artistic production that rejects the specialness of both artistic production and the thrust of the Benjamin thesis. He is more inclined to a test of profitability. Raven is attributed with extending the phrase, so that it became 'Art for art's sake, money for God's sake!' (Raven 2010). He wasn't suggesting that money should go to God or to religious works but something much more secular; in other words, that a satisfying life depended on the state of one's finances—something he was rather bad at maintaining (Barber 2001). Raven's version of the quote was influential. Musician Graham Gouldman had his own father's use of this phrase in mind when he wrote 10cc's hit song, 'Art for Art's Sake' in 1975. Its cynical lyrics revolve around making lots of money from a smash hit song:

Gimme the readies
Gimme the cash
Gimme a bullet
Gimme a smash

Gimme a silver
Gimme a gold
Make it a million
for when I get old

The chorus repeats, 'Art for art's sake / Money for God's sake' (10cc 1975, 'Art for Art's Sake').

While this track did not get to the top of the charts in that year, his band 10cc's 'I'm Not in Love' did achieve that (Smith 2010), so they presumably got their million, after all. Gouldman stated that the song was a wry comment on the values of the music business. Yet it can also be seen as a rejection of the class status associated with more 'classical' music performances and a willingness to accept wealth if it came their way.

One can hardly refer to both art and money without mentioning Andy Warhol. His habit of supervising rather than personally making art conjures notions of industrial manufacture, yet he holds an iconic position in the field of modern art and the highest status level as defined by Bourdieu's (1984) analysis. Art and money merged spectacularly when he produced the large silkscreen artwork '200 One Dollar Bills', a life-sized image of a one-dollar bill repeated over and over to create a large rectangular image of its own. This sold in New York in late 2009 for \$US43.8m, then the second highest auction price for a pop art piece. One can sense Warhol's amusement at the subversion of the genre of art with a picture of money and a swipe at the capitalist system in the same picture. If your budget is a bit tighter than \$US43.8m you can visit the Museum of American Finance at 48 Wall Street, New York and buy a 'quality fine-art print of the Dollar Sign by Andy Warhol, created in 1981' (Museum of American Finance 2010), for only \$US47.50 plus shipping. The museum's mission statement is to 'to create public benefit through the acquisition, preservation and display of financial objects and information, showcasing the breadth, importance and richness of American financial history and providing a deeper understanding of financial markets and the nation's economy.' There is no Beatles listing on the museum website but a search for 'music' produces a link to a Smithsonian Folkways CD in their retail shop: *If You Ain't Got the DO-RE-MI: Songs of Rags and Riches* comprises folk music about having and not having money. A search on 'accountant' on the Museum of American Finance site yields nothing.

There is an unresolved argument between the way in which art and money can occupy the same human activity. Bourdieu (1984) would seem to argue that particular forms of artistic taste serve to maintain status and class distinctions. As a group, and despite frequently poor origins, musicians maintain a high social standing yet Bourdieu (1984) would suggest that this standing would be significantly less if their work is seen to be reflective of middle class or working class taste. The very fact that they are popular would seem to reduce their status. In order to better understand the paradoxical translation of music into money it is necessary to consider both the narrative and the practices — how the musical lyrics *depict* the business side of music and also how the artists' actual lives compare to such messages. The danger of hypocrisy is always present.

HYPOCRISY AND MUSIC: WOODY GUTHRIE AND BILLY BRAGG

*All the things I could do
If I had a little money
It's a rich man's world*

ABBA 1976, 'Money, Money, Money'

It is simplistic to regard the musician as a hero or saint, of course—life is more complicated than that—but there are instances where the artists' public image seems at odds with their actions. A couple of examples may illustrate how the supposed separation of the artist from those more typically regarded as commercially minded can be misleading.

Singer Woody Guthrie, who lived through the Great Depression, knew what it was like to travel rough, including hitching rides on freight trains. He distrusted big business and was renowned for championing the workingman. Will Hermes describes him as a 'legendary folkie storyteller, agitator and Dylan role model' (Hermes 2009, p. 104). In 2009, music company Rounder/Universal went for a faux hobo look when they released *My Dusty Road*, a new collection of Guthrie's songs, selling it in 'extravagant packaging' that includes 'a hobo-style cardboard valise' (Hermes 2009, p. 104). There is an element of fun in this design but also a whiff of hypocrisy in having such a plush presentation of the poor life, especially given that Guthrie's agenda was apparently about simplicity, equity and honesty. On the other hand, would the collection have been well so received if sold in a plainer package, even a paper bag? One can debate whether this is an example of slick marketing at the expense of respecting the artist's ethic, or a pragmatic expression of combining the interests of both record company and artist (his reputation and his estate, in this instance). In addition, Guthrie is no longer around to vet an album design concept before it is used.

But is our understanding of Guthrie so clear-cut? Guthrie could also work to order and in 1941 he produced 26 songs for the Bonneville Power Administration when commissioned to promote the series of dams being built on the Columbia River (Tate 2005). Given the enormous damage this project did to the environment and to many of the small farms communities in their path, one might suspect a double standard on Guthrie's part. What we see as potentially a conflict with the musician's publicly presented ethos may not be so straightforward, though. Guthrie is said to have supported the dam project partly because he felt it would create many jobs and improve living conditions, and broader public attitudes to such monumental projects tend to be more critical now than they were in the 1940s.

A contemporary singer of protest songs who has a link to Guthrie is UK artist Billy Bragg. Comparisons are sometimes drawn between them on the basis of performing style and a shared concern for the working class. The link was strengthened when Guthrie's daughter asked Bragg to write music for an album based on her father's unrecorded lyrics: *Mermaid Avenue* was released in 1998, and *Mermaid Avenue II* in 2000. The connection is interesting for another reason. When we talk of money and the ethics of performing artists, Bragg is an important character. He is willing to address issues of public policy and business practice, but is alleged to have double standards given the fact of his own personal wealth. Bragg's 1986 album, *Talking with the Taxman about Poetry*, reached the top ten in sales that year. Its title came from a 1926 poem by Vladimir Mayakovsky, a copy of which was included with the album. Mayakovsky was a critic of Soviet economic policy, and the poem is a poet's monologue as he argues with a tax official about the place of poetry 'in a worker's land'. He declares the folly of completing a tax form when it reflects neither the great effort required to write poetry nor its longevity. He stresses his poverty and his dedication to the craft, which leave him little material wealth:

Draw up
my posthumous balance-sheet!
I tell you -
upon this I'm ready to bet -
unlike
all the dealers and climbers
you see
I'll be
a unique case -
hopelessly in debt.

(Mayakovsky 2010)

Perhaps there were various rates of tax for different occupation groups. The poem's protagonist claims that since he has no surplus of funds and since the poem will last for 300 years, his 500-rouble tax bill should be spread out at 5 roubles per year. He ends 'demanding a place/with workers/of the poorest sort' in the tax system (Mayakovsky 2010). The argument is novel and, one imagines, doomed.

Bragg, too, has recently been arguing over taxes. His gripe is with the payment of huge bonuses to executives of the Royal Bank of Scotland following the government-funded bailout of the bank. Bragg's response is to state that he will be withholding his own taxes until the government introduces satisfactory limits to such bonus payments (Bragg 2010). Public reaction has been mixed, but such stirring is consistent with the man who is constantly agitating for a fairer country. Tracy Corrigan, economics writer for the *Daily Telegraph*, thought his tactic wrong but his sentiment just (Corrigan 2010). Some other writers were damning, accusing him of being two-faced. One blog response to the Corrigan article said: 'Billy Bragg is such a bloody hypocrite. He lives in a seafront house at Burton Bradstock in Dorset worth millions. A true socialist. What a prat' ('UK Debt Slave' 2010, Online). Bragg is not above self-deprecatory humour. His official website, which styles him as 'English singer-songwriter and political activist', includes the Billy Bragg Shop where one of the products is a T-shirt bearing the slogan: 'The revolution is only a T-shirt away'. In February one of these could be yours for £18.68, including VAT, so maybe that tax is not being withheld just yet (Billy Bragg website 2010).

Here are two artists with similar social consciences, separated by decades, but united in having their commentary on public affairs scrutinised. In both cases their music gave them the power to comment and influence, which could be understood as an exercise of cultural and social capital. However, Bragg evidently managed to accumulate some financial resources through his music. Criticism of Bragg on the basis of his wealth, presumes that he is no longer entitled to remark on the income of others. A similar debate about whether Woody Guthrie sold out when he took on the Bonneville Power Administration job raises interesting questions about the function of the artist as a properly qualified, if not disinterested, critic. Does access to financial capital actually devalue the artistic 'cultural capital' and the status associated with it? Clearly some commentators think so while others appear indifferent.

MUSIC, MONEY AND OTHER ASPIRATIONS

*Money don't get everything it's true,
What it don't get I can't use...
Well, now give me money, that's what I want*

Gordy & Bradford 1959, 'Money (That's What I Want)'

There is fascination about what popular artists earn, and articles about their wealth are plentiful, if suspect. UK music magazine *The Word* has a blog discussion about the wealth and work habits of numerous musical artists, and there are fanciful stories (one might say 'accounts') in this regard. One contributor, identifying as an accountant, ventures that many newspaper versions of such money are not to be believed and that it is the national treasury that benefits most, through taxes (Beany 2009). That does not stop musicians from working toward dreams of financial success, of course. For those from poorer backgrounds the promise of fame and wealth associated with pop stardom is seductive.

The motivation for a life in rock music can vary. Asked whether a young man considering a career in the arts and wanting to meet women should paint or play guitar, Bob Dylan says: 'Probably neither. If he had women on his mind, he might think about becoming a lawyer or a doctor...but that would be the wrong motivation for any career' (in Flanagan 2009, p. 46). Interesting Dylan is not recommending the highest status artistic occupation with high levels of cultural capital but occupational roles that, while well regarded socially, command considerable and reliable incomes. It is interesting to consider whether accounting (another relatively well paid occupation) has the social and cultural standing to assist young men to 'meet women'. While women might be a motivator for men to engage in music, financial motivations can play a major influence in career direction. Brian Johnson, now singer with AC/DC, recalls catching a bus home after performing on TV as part of rock group Budgie. He saw another group, Slade, who had been on the same show, driving past in a flash Daimler. It was this vision of a life of greater material wealth that made him decide to join a different group (McNair 2009b, p. 41). When Marc Bolan sang 'I drive a Rolls Royce / 'Cos its good for my voice' (T. Rex 1972, 'Children of the Revolution'), there may have been a little truth behind that playful lyrical utterance. We will see later that for George Harrison of the Beatles, money was always an issue.

It would be unfair to decide that a wealthy musician is not entitled to speak of money concerns, or to put herself in the position of ordinary workers, for instance, and therefore financial capital does not necessarily cancel cultural capital. In a review of guitarist Mark Knopfler's album *Get Lucky*, critic James McNair's opening remark addresses the dilemma that haunts the whole album, which is thematically structured around a poor carnival roustabout's life. Can a wealthy artist authentically represent such a life? McNair's opening question is: 'Vignettes of proletariat lives at a millionaire's remove?' He decides that 'Knopfler negotiates such terrain admirably', the CD being partly fuelled by the musician's 'memories of growing up near Glasgow's Albion lorry works' (McNair 2009a, p. 103). One might think too of other musicians whose lyrical work depicts the kind of life they no longer live, such as Bruce Springsteen.

Sudden wealth does not necessarily lead to corruption of artistic ideals. Nick Lowe was a producer of several significant punk records in the mid 1970s, and a talented singer-songwriter in his own right, but not especially well off. In 1974 his band Brinsley Schwartz released his song '(What's So Funny 'Bout) Peace, Love and Understanding' to little acclaim. In 1992, it was included on the soundtrack of a movie *The Bodyguard* (though cut from the screen version) and 'sold 17 million copies, enough to make Lowe a millionaire' (Divola 2009, p. 22). Anecdotally, he took the first royalty cheque that arose from the soundtrack along to his bank manager and queried the number of zeroes on it. There seem to have been no reports of great changes in his lifestyle but the money meant he could record albums that were possibly less commercial than they might otherwise have been. Other artists have enjoyed substantial lump sums. According to rock magazine *Q*, the Beatles' 'first *Anthology* compilation proved lucrative for ex-drummer Pete Best, earning him upwards of £1 million' (Doyle 2009, p. 63), though we don't know what he did with his cash.

Now we turn to the case study in which lyrics across the career of a popular rock group, the Beatles, are analysed. As a group, they had arguably one of the most significant influences on the culture of the 1960s and of the emergent popular music scene to the present day. As artistic icons they are without comparison and while the majority of the wealth went to the band members who wrote the songs (Lennon and McCartney), all of the band members benefit significantly in terms of financial capital. The other interesting aspect about the Beatles is that despite their obviously mass appeal their music now defies the class categories inherent in Bourdieu's (1984) work but was sharply reflective of age.

BABY, YOU'RE A RICH MAN: THE BEATLES' LYRICS

*The day the fans desert us is the day I'll be
wondering how to pay for my whiskey and Cokes*

John Lennon 2010, *The Beatles Bible*

One of the most successful and influential acts in modern musical history is the Beatles. Songs they released over the period covering their climb to peak success (largely their own compositions) intermittently comment on the world of business management and financial accountability. Those lyrics suggest mixed attitudes and different degrees of artistic licence, but a clear willingness to incorporate characters involved with money and to show them mostly as unpalatable figures. After surveying those instances, this paper considers the nature and the possible reasons for such creative character constructions, as well as their significance.

Rock journalist Steve Turner says that before the Beatles:

Nearly all of the rock'n'roll songs...were about love, fashion and adolescence. One of the great legacies of the Beatles was to extend the subject matter of the genre. Fewer than half the songs on *Revolver* were about love. The rest of the songs ranged from taxation to Tibetan Buddhism (Turner 2005, p. 12).

While the initial appeal of the Beatles was primarily to the young and working class they transcended this to become a truly universal phenomenon and, therefore, they pose interesting challenges for narrowly defined class-based tastes in music. If one examines the tracks on the albums that constitute the Beatles' canon, nine (4.8%) relate in some way to money, wealth, taxation, greed, etc. This is discounting the greatest hits album, *A Collection of Beatles Oldies*, released in that period but which recycled previously released material. We can add three singles released during those years which were not from their albums, but have not included singles or other recordings released after the group split, such as the members' solo recordings or retrospective Beatles collections. Taken together, these 12 songs suggest an interest in the world of finance and, though the strength of that association varies, it can be seen to develop in intensity during the period. The distribution of the tunes across the eight years from 1963 to 1970 when they were first released shows one such song per year until 1965, two in 1966 and 1967, one in 1968, and four in 1970, which was the final year of recording. Here is how they are distributed:

1963 Money
1964 Can't Buy Me Love
1965 Drive My Car
1966 Paperback Writer*
Taxman
1967 Baby You're A Rich Man *
Penny Lane*
1968 Piggies
1969 Only A Northern Song
You Never Give Me Your Money
Here Comes The Sun
Carry That Weight

* *Single release*

The increased rate of such subject matter appears to relate partly to the group's deteriorating relationships. Whereas the earlier songs of this ilk were fairly playful matters, as early as 1966 they began to take on a more sombre tone. The Beatles suffered increasingly fractious internal politics and were concerned about matters of management, denied opportunities to record an individual member's new material (also an issue of potential income being lost), and their own apparently diminishing wealth. It is no wonder that money and the people involved with it became more frequent areas of focus in their lyrics. Below are some notes on the song lyrics and some background detail.

1963 – 'Money (That's What I Want)'

Your lovin' gives me a thrill
But your lovin' don't pay my bills
Now give me money (that's what I want)

(Gordy & Bradford 1959, 'Money (That's What I Want)')

This song reflected the experience of the Beatles trying to achieve popularity, success and wealth. It was a cover of Barrett Strong's 1959 hit 'Money (That's What I Want)', which one of the Beatles bought at the NEMS store run by the family of their soon to be manager, Brian Epstein, and they performed it at their unsuccessful audition at Decca Records in January 1962. By the time it was released in November 1963 the Beatles had number one success in the British charts with their first album *Please Please Me* and a number of singles. What might have been a genuine expression of the need for cash in 1962 looked more like irony in 1963 when the group recorded it on their second album *With The Beatles*. However, it could also be read as a real concern on the part of the Beatles that their success might not last and, therefore, reflecting their desire to acquire as much cash (financial capital) as possible while they could.

Lennon's cry of "I wanna be free" was from the heart: after many long years on the road, and despite the promises of greater riches in their sights, The Beatles nonetheless anticipated their success only lasting a short time in the early 1960s—a typical career for pop stars at the time was just a few years. When it looked as though they would enjoy more lasting fortunes, McCartney countered Money's desperate materialism with Can't Buy Me Love (*The Beatles Bible* 2010).

Whatever it is about this raw demand for cash, it strikes a chord. Several other artists also recorded 'Money' thereafter, including the Flying Lizards, whose singer Deborah Strickland employed a deadpan vocal that sounds like Queen Elizabeth II being royally not amused. She notes that the song has been very popular:

Money was number 4 in the UK and number 3 in the USA as well as getting to number 1 in Australia in 1979. Money has not been out of the public eye since, being regularly used in TV programmes about the Thatcher years and even a stint on the BBC's *Money* programme ... (Stickland 2010).

Ironically, Stickland's lawyers only recently established what royalties she is entitled to from Virgin Records for her recordings (Stickland 2001).

1964 – 'Can't Buy Me Love'

Say you don't need no diamond ring
and I'll be satisfied
Tell me that you want the kind of thing
that money just can't buy
I don't care too much for money,
money can't buy me love

(The Beatles 1964, 'Can't Buy Me Love')

By 1964 the Beatles were fairly well established in the UK and had toured the USA and witnessed the onset of Beatlemania. In that sense they had begun to experience success and the associated wealth and status. It has been suggested that McCartney wrote the song in response to the pressure of success they had experienced, (Badman 2000), although it was later claimed that he said he should have named it 'Can Buy

Love' (Miles 1997). The song suggests that material possessions will not give happiness and as such can be seen as a rebuttal of the earlier song 'Money' and a claim that financial capital has its limitations. It also signals some ambivalence on the part of the Beatles with their newfound wealth and status. However, this clearly did not stop them enjoying said wealth and status.

1965 – 'Drive My Car'

I told that girl I can start right away
When she said listen babe I got something to say
I got no car and it's breaking my heart
But I've found a driver and that's a start

Baby you can drive my car
Yes I'm gonna be a star
Baby you can drive my car
And maybe I'll love you

(The Beatles 1965, 'Drive My Car')

McCartney's song, 'Drive My Car' is a comic piece about a man who desires a woman's company. She says she expects to become famous, and says that he can drive her car, but later reveals that she does not yet have one. The song clearly addresses the issue of aspiring to popular success and wealth. Money still matters, the song says, but love might be allowed a place in her ambitious scheme as well. McCartney later commented that the title was an old blues term for sexual intercourse (McCartney 2010, *Beatles Bible*). According to Beatles biographer Bob Spitz (2005, p. 586), it was Lennon who suggested using the theme. Dylan was clearly wrong as you 'meet women' by playing a guitar (or sitar), not by being a lawyer. This song-writing collaboration between McCartney and Lennon illustrates that they were approaching their wealth and status with humour.

1966 – 'Paperback Writer'

If you really like it you can have the rights
It could make a million for you overnight
If you must return it, you can send it here
But I need a break and I want to be a paperback writer

(The Beatles 1966a, 'Paperback Writer')

A single release rather than an album track, 'Paperback Writer' has a technically more complex narrative than many of the Beatles' previous songs. One claim is that McCartney wrote it (with input from Lennon) in response to a challenge to write a song that was not about love (Turner 2005). McCartney claimed that he read about an aspiring writer in the *Daily Mail* newspaper (Miles 1997). The lyrics take the form of a letter from the writer to a publisher and reflect the struggle for recognition and money that parallels their own struggles for recognition.

1966 – 'Taxman'

Let me tell you how it will be
There's one for you, nineteen for me
'Cause I'm the taxman
.....
Should five per cent appear too small
Be thankful I don't take it all
.....
If you drive a car, I'll tax the street
If you try to sit, I'll tax your seat
If you get too cold, I'll tax the heat
If you take a walk, I'll tax your feet

This George Harrison song closes with a bleak piece of advice that sounds like a threat:

Now my advice for those who die (taxman)
Declare the pennies on your eyes (taxman)
'Cause I'm the taxman
Yeah, I'm the taxman
And you're working for no one but me

(The Beatles 1966b, 'Taxman')

Ironically McCartney's wish to 'make a million' came true and the band became wealthy. Harrison wrote this song when he discovered that he was in what was called the Super Tax bracket, which meant he only received 9d of each pound earned (Turner 2005, p. 102)—some reports exaggerate and claim it is a halfpenny.

Until 1966, the Beatles' touring schedule had been so hectic there had been no time to examine their accounts in detail. When they did get around to it, they discovered they didn't have as much money as they had imagined. "We were actually giving most (of our money) away in taxes," said George. "It was, and still is, typical"...Ironically, in light of his later religious conversion to a religious view that stressed the futility of material things, George had always been the Beatle to mention money when asked about his ambitions (Turner 2005, pp. 102-103).

This is clearly not a critique of poverty or an expression of their desire for wealth and status, but the Beatles had now made it only to find that the bulk of their newly acquired wealth went to the state rather than into their bank account. Their response was a fierce take on the character of the typical taxation officer as well as a blast at taxation policy and politicians. This was not the band's first issue with the taxman as Brian Epstein's assistant, Tony Bramwell, claimed the movie '*Help!*' was partially filmed in the Bahamas for tax reasons. The further ironic twist is that one of the two politicians named in the backing vocals (Mr Harold Wilson, leader of the Labour party) had nominated the Beatles as Members of the Order of the British Empire. They had become part of the establishment, with the associated problem of paying tax.

Other bands had difficulty with the taxman at the same time because 1966 was also the year in which UK pop group the Kinks released Ray Davies' 'Sunny Afternoon', including these opening lyrics:

The tax man's taken all my dough,
And left me in my stately home,
Lazing on a sunny afternoon.
And I can't sail my yacht,
He's taken everything I've got,
All I've got's this sunny afternoon.

(The Kinks 1966, 'Sunny Afternoon')

Harrison died in 2001, leaving an estate of just over £99m, of which some 40% was to go to the UK Inland Revenue (BBCNews 2002). As noted by Smith and Jacobs (2007) this song presents an undeniably negative picture of the taxman and the government as a bully.

1967 – 'Penny Lane'

On the corner is a banker with a motorcar
The little children laugh at him behind his back
And the banker never wears a mac
In the pouring rain...
Very strange

(The Beatles 1967b, 'Penny Lane')

'Penny Lane' was on a double A-side single with 'Strawberry Fields Forever' released in February 1967. An affectionate depiction of a city street and adjacent district known to McCartney from childhood, the song includes verses on several characters, including the banker who is shown as someone whose eccentric habit is subject to ridicule.

1967 – 'Baby You're a Rich Man'

How does it feel to be
One of the beautiful people?
Now that you know who you are
What do you want to be?
.....
You keep all your money in a big brown bag inside a zoo
What a thing to do.

(The Beatles 1967a, 'Baby You're A Rich Man')

This track combines two incomplete songs by Lennon (main lyrics) and McCartney (chorus and title). It was the B-side of 'All You Need Is Love', so in combination the single addresses two aspects of the same central theme, that there are more important things than wealth. The singer challenges a rich person, asking what they intend to do

with all their wealth. In typical Lennon style for the period, one question tackles this in a somewhat surreal manner. In a demo take, Lennon is heard singing 'baby, you're a rich fag Jew', a possible dig at their manager Brian Epstein (Turner 2005, p.138). It illustrates some concern about the impact of wealth on the band.

1968 – 'Piggies'

Have you seen the bigger piggies
In their starched white shirts
You will find the bigger piggies
Stirring up the dirt
Always have clean shirts to play around in.

In their sties with all their backing
They don't care what goes on around

(The Beatles 1968, 'Piggies')

There is a cannibalistic note in the closing lines of this Harrison song, contributed by Lennon (1980), that suggests the ruthlessness of business:

Everywhere there's lots of piggies
Living piggy lives
You can see them out for dinner
With their piggy wives
Clutching forks and knives to eat their bacon.

(The Beatles 1968, 'Piggies')

Featured on the double LP, *The Beatles* (known as 'The White Album'), in November 1968, this tune takes a blatant swipe at establishment and conservative values. It illustrates a growing negativity towards business and business interests on the part of some band members. In his post-Beatles live performances, Harrison reinstated a verse written for but not included in the original release, which made the song a much more pointed criticism of the financial sector:

Yeah, everywhere there's lots of piggies
Playing piggy pranks
And you can see them on their trotters
Down at the piggy banks
Paying piggy thanks
To thee pig brother

With Epstein dead in 1967, the Beatles set out to form their own business empire, though this was not a positive experience:

...Apple had started as an investment shelter, but it quickly became something else. Many other things, in fact: an umbrella corporation with film, electronics, real estate, educational, publishing and music divisions—and, most

interestingly, an experiment in socialism. “We’re in the happy position of not needing any more money,” McCartney said in May 1968, “so for the first time the bosses aren’t in it for a profit...a kind of Western Communism” (Gilmore 2009, p. 72).

Even with signing some successful musical artists to their Apple label, the business was bleeding cash. At about this time, Lennon remarked that his personal fortune had dwindled to about £50,000’ (Turner 2005, p. 181) and that ‘if Apple kept losing money at its present rate, he—and therefore the Beatles—would be bankrupt by midyear’ (Gilmore 2009, p. 74).

1969 – ‘Only a Northern Song’

It doesn't really matter what chords I play
What words I say or time of day it is
As it's only a Northern song

(The Beatles 1969a, ‘Only a Northern Song’)

While not so obvious, this song also had a clear financial theme relating to George Harrison’s position within the band. It was hard for him to get one of his songs on a Beatles album and when he did it was attributed to a company, Northern Songs, in which he had only a 0.8% interest (1.6% according to Turner 2005, p. 140). Lennon and McCartney owned 15% each, so Harrison’s tunes made them much more money than him (Southall 2007, pp. 38, 46). The lyrics speak of not caring about the quality of the song, apparently since the rewards will be disproportionately low. Harrison had already been on the brink of leaving the group due to other band members and their legal and financial advisers having given him a poor deal. Things were about to turn very sour.

1969 – ‘You Never Give Me Your Money’

You never give me your money
You only give me your funny paper
and in the middle of negotiations
you break down

(The Beatles 1969d, ‘You Never Give Me Your Money’)

This song reflected a period of significant money problems and reflected a growing conflict between the band and their financial advisors, who would only give them financial statements (funny paper) rather than real money. George Harrison commented on these lyrics in a BBC radio interview with David Wigg that same year:

George: "It's very ironical in a way, because we've all got, maybe, a big house and a car and an office, but to actually get the MONEY that you've earned is virtually impossible. It's like illegal to earn money. Well, not to earn it, it's illegal to keep the money you earn. 'You never give me your money, you only give me your funny paper.' You know, that's what we get. Bits of paper saying how much is earned and what's this and that. But you never actually get it in...

uhh..."

David: "...pounds, shillings and pennies."

George: "Yes. But I think it's another of life's problems that you never actually solve. Oh, it's very difficult to solve and anyway you've just got to, no matter how much money you've got, you can't be happy anyway. So you have to find your happiness with the problems you have and you have to not worry too much about them.

(Wigg, 1990)

Lyrics in the *Abbey Road* album seemed weighed down by the difficulties the band members had getting their affairs into order, and the financial damage was affecting relationships between the band members. While McCartney tried keeping things in check, some of the Beatles were detached from day-to-day money issues (Pessar 2009, pp. 84-87) and simply spent what they needed or desired, getting Apple to pick up the bills (Gilmore 2009, p. 75). Matters finally hit a critical point when an accountant quit, leaving behind a blunt memo: "Your personal finances are in a mess" (Gilmore 2009, p. 75). McCartney tried to bring in Lee Eastman (a well connected New York show business attorney who was the father of his then girlfriend and soon to be wife Linda) to run the troubled Apple Corporation. Eastman had business expertise and strong 'show business' connections. However, the other band members (particularly Lennon and Harrison) preferred the working class background and streetwise manner of an accountant, Allen Klein (Gilmore 2009, p. 76). McCartney, though, refused to accept Klein and retained Eastman as his manager (Harris 2009, p. 80), feeling that it was up to him, McCartney, to preserve their legacy (Edmonds 2009, p. 30).

1969 – 'Here Comes The Sun'

Little darling
It's been a long, cold, lonely winter
Little darling
It feels like years since it's been here

Here comes the sun
Here comes the sun, and I say
It's alright

(The Beatles 1969c, 'Here Comes The Sun')

The significance of this song is more about timing than the surface meaning of the lyrics. In the context of the financial woes and conflict between the band members, George Harrison took time out to visit fellow musician and friend Eric Clapton, at whose house he wrote a song to cheer himself up:

'Here Comes The Sun' was written at the time when Apple was getting like school, where we had to go and be businessmen: 'sign this' and 'sign that' [under Klein's management]. Anyway, it seems as if winter in England goes on

forever; by the time spring comes you really deserve it. So one day I decided I was going to sag off Apple and I went over to Eric Clapton's house. The relief of not having to go and see all those dopey accountants was wonderful, and I walked around the garden with one of Eric's acoustic guitars and wrote 'Here Comes The Sun' (Harrison in *The Beatles* 2000, p. 339).

1969 – 'Carry That Weight'

Boy, you're gonna carry that weight
Carry that weight a long time

I never give you my pillow
I only send you my invitations
And in the middle of the celebrations
I break down

(The Beatles 1969b, 'Carry That Weight')

McCartney's disenchantment with the state of the group's financial and personal management was also reflected in music and can be found in his song, 'Carry That Weight'. Both the tune and the lyrics are close to that of 'You Never Give Me Your Money', as if they are two parts of the same song. The song reflects discomfort about the group dynamics and the unpleasant atmosphere at Apple but McCartney has specifically pointed out that it is also about their financial woes. He said:

I think we all thought, You get the money, you put it in a bank, and it gradually gets bigger, and you say, Thank you very much, and you live happily ever after. Then you suddenly get with accountants, and they say, 'No—you can't just sit there. Then there's tax, and some business person on a raid—it was a huge upheaval, but artistically it all went into the songs. You Never Give Me Your Money, Carry That Weight: it spawned a lot of music (McCartney in Harris 2009, pp. 87-88).

Revisiting the Beatles' songs, Table 1 shows the principal composer in each case, and also adds a summary note on the main theme. It reveals a thematic progression from romantic and idealistic to a greater focus on financial issues.

Table 1: Song, Composer and Theme

Year	Song	Composer	Theme
1963	Money	Gordy/Bradford	Money is everything
1964	Can't Buy Me Love	McCartney	Money is not everything
1965	Drive My Car	McCartney	Money matters, but less than love
1966	Paperback Writer	McCartney	Aspirations to wealth
	Taxman	Harrison	Cruel taxman
1967	Baby You're A Rich Man	Lennon/McCartney	Foolish rich person
	Penny Lane	McCartney	Banker in the street
1968	Piggies	Harrison	Corporate greed

1969	Only A Northern Song	Harrison	Lost artistic and earning opportunities
	You Never Give Me Your Money	McCartney	Poor band management
	Here Comes The Sun	Harrison	A counterbalance to financial woes
	Carry That Weight	McCartney	Poor band management

The initial work was reflective of their working-class habitus and the aspiration for money and fame. While ‘Can’t Buy Me Love’ would seem to be an exception to this, McCartney’s aside comments and the band’s behaviour indicate that they believed you could buy love. Even more, they needed to enjoy the wealth and fame while they had it because you could never be sure if it would last. However, once they had some money it became a different issue with concerns about the taxman taking it and managers mismanaging or misappropriating it. Womack (2005, p. 48) argues that their lyrics has a strong link to their biography:

Through their increasingly literary production from the early 1960s to their creative demise in 1969, the Beatles represent the very act of performative life-writing itself: by authoring the text of their lives via their music, the Beatles engaged in a self-conscious effort to tell their own stories (Womack 2005, p. 48).

While the connection is perhaps not quite as clear-cut as Womack indicates, McCartney agrees that:

...rather than squashing their creative impulses...The Beatles’ business calamities usefully fed into their songs. “I think we all used it. George would write Piggies, and I knew exactly what he was talking about. And, you know, he wrote Taxman when we first found out about the tax system...We were all very naïve... no, ‘innocent’ is a better word. ‘Naïve’ implies some sort of foolishness, and I don’t think it’s necessarily a foolish thing, to not know something that’s not in your field. We were musicians, we were kids from Liverpool, we’d gone to grammar schools, we’d done Hamburg—we kind of knew all *that*. But the idea that you were going to get this money, and someone was going to take it off you...” (McCartney in Harris 2009, p. 86).

The increasingly darker aspects of characterising financial matters in their songs do coincide with their growing wealth.

Back in June 1962, they were wide-eyed provincial lads keen to make their mark in the music business. By July 1969, they had become world-weary sophisticates, their lives blighted by struggles over power and money (Turner 2005, p. 187).

The Beatles were initially relatively unconcerned about money with Lennon in particular being described as lazy and paying little attention to business affairs in late 1966 (Turner 2005, p. 132). That was to change, though it is noticeable that Lennon hardly features in composing the songs analysed in this paper, despite having definite

opinions. He was vociferous in backing Klein in 1969, yet when Lennon and McCartney tried to buy back their pre-1974 catalogue in the 1980s, the ‘chances of launching their own successful bid were at least partly scuppered by John Lennon’s outburst at a meeting with potential financial backers: “I’m not going to be fucked around by men in suits sitting on their fat arses in the City”’ (Harris 2009, p. 80) and in that sense he was most resistant to the business habitus. The lyrical depiction of relationships in which wealth and financial arrangements figure prominently is largely the work of McCartney and Harrison. The former is a renowned organiser and micro-detail worrier, and Harrison frets about his finances while simultaneously seeking a more spiritual life. Harmonising these aspects would haunt Harrison throughout his adult life. It is he who came to the financial rescue of his friend Neil Innes and formed Handmade Films to produce the mockumentary TV video *The Rutles* (1978), which parodied the Beatles’ music, ambitions, management and business dealings, and included a track ‘All You Need is Cash’ (Creswell 2005, p. 844). [Interestingly, when musician Frank Zappa satirised 1960s culture with an LP whose cover parodied the Beatles’ *Sgt. Pepper* 1967 album cover he titled it *We’re Only In It For The Money* (Mothers of Invention 1968)]. Harrison also raised four or five million dollars to finance the making of the Monty Python team’s *Life of Brian* (1979) movie after EMI pulled out: ‘What we did was we pawned my house and office in London to get a bank loan, to get backing, and that was a bit nerve-wracking’ (Harrison 1989). He made a great deal of money from this benevolence, before poor investments and embezzlement by his business partner shut the enterprise down (Brooke 2010a and 2010b). Despite his financial and artistic resources Harrison was vulnerable to exploitation.

Klein won the tussle for control over most of the Beatles business, but his contract was not renewed in 1973. Lennon later said McCartney might have been right (Gilmore 2009, p. 80), perhaps after seeing that ‘Klein was jailed in 1979 for failing to declare income earned selling promotional records’ (Doyle 2009, p. 63). McCartney stayed with Eastman and ‘went on to become the richest man in show business’ (Gilmore 2009, p. 82). It could be argued that Lee Eastman’s business and commercial background (habitus) and his strong networks enabled McCartney to make more out of his cultural capital resources and therefore benefit financially more than the other Beatles did. The obvious comparison would be Lennon, who was also a major songwriter but did not use Eastman. While their biography does illustrate that the Beatles lacked the business skills and experience to manage Apple, it does not suggest that there was a practical incommensurability between financial and cultural capital.

The upbringing of the Beatles in working-class Liverpool presented them with a particular set of cultural values and attitudes (habitus) that, while it gave them a desire for fame and money, did not equip them particularly well to handle it. They had been vulnerable, and later realised that lacking the specific knowledge possessed by others meant they were taken advantage of. They felt manager Brian Epstein had been incompetent in his dealings and that they had suffered poor contracts and royalty deals as a result, including the loss of merchandising rights (The Beatles 2000, p. 98). However much their experiences of money and fame changed them all, none seemed to develop particular business skills, as evidenced by the Apple fiasco. McCartney did make effective use of social capital networks to acquire and manage his wealth. The other band members had preferred to work with people who shared similar class

values, and they were not as financially successful as a consequence. In the post-Beatles years, the surviving members did eventually find better representation:

We got people we trust—our manager, our recording manager, our publisher, our accountant—they're all trustworthy people, I think. So we leave it to them and don't have to worry (McCartney in *The Beatles* 2000, p. 98).

This still paints them as delegators, though, leaving the authorities to do their specialised work, maintaining their own professional status and habitus. Accounting was significant to and for the Beatles while they were together as a band not least because they lacked the time, skill and inclination to undertake their own business management. Brian Epstein had been their somewhat incompetent guide and delegate in such matters, and the debacle after his death underlines their vulnerability in this regard. The general proposition here, then, is that acquiring wealth exposed the Beatles to a range of financial woes and predatory characters, which inevitably coloured their thinking about accounting and finance, notions that increasingly informed related themes in their writing for a public audience.

One of the Beatles' albums is *Beatles For Sale* (1964), and this is also the succinct, if cheeky, title used on the HMV label's advertisements for the remastered series of the original albums (HMV, 'beatles for sale' 2009, p. 43). Journalists have picked up on this phrase when writing about the new commercialisation of the Beatles' catalogue (Savage 2009, p. 72). There was definitely a lot worth accountants and advisors fighting for: 'In 2008, *Billboard* listed The Beatles as the best-selling music artists of all time...Even before the new remasters, they had sold more than one billion albums worldwide' (Doyle 2009, p. 63).

MONEY FOR GOD'S SAKE

It is clear from the analysis of the lyrics and biography of the Beatles that the neat dichotomy between artistic creation and financial wellbeing is not valid. While the Beatles came to have an unparalleled social and cultural influence, this did not prevent at least some band members becoming very wealthy. Within Bourdieu's (1984) analytical framework, it is questionable whether a taste for the music of the Beatles would be particularly beneficial to those who wish to build their social status yet their work continues to be widely appreciated across society. A key role in building that wealth was accounting.

The image of the accountant is not one of wild antics on stage or off. There are no stories of accountants' nights of wild abandon and throwing TV sets through hotel windows, or driving cars into swimming pools. Interviewing legendary Pink Floyd musician, Nick Mason (he of the grand mansion and multi-million pound Ferrari collection), Mark Paytress observed:

Nick Mason has always been a bit of a misfit in Pink Floyd. ... as he ambles over from one end to the other of his giant warehouse space...you half expect him to whip out a set of accounts to sign (Paytress 2007, p. 72).

That's the rock misfit, creativity's antithesis, someone who acts like an accountant. We should note that Pink Floyd's 1973 multi-million selling album *Dark Side of the Moon* featured a song, 'Money', written by band member Roger Waters, which, as a single, peaked at position 13 in America's Billboard Hot 100. Ironically for a group that would become enormously rich, the tune offers the following satirical lyrics after the introductory sound of cash registers:

Money it's a gas
Grab that cash with both hands and make a stash
New car, caviar, four star daydream,
Think I'll buy me a football team

(Pink Floyd 'Money', 1973)

Characterisations of accountants such as that mentioned above fall readily into lazy stereotyping. Music magazine *Mojo* described XTC's 1979 release 'Making Plans for Nigel' as featuring 'a lad told to become an accountant by ma and pa' (*Mojo* 2009, p. 18). The implication is that the young man is being directed into a career he does not want, which *is* the song's topic, but the lyrics do not mention accountancy or anything financial. The job in question is actually an unspecified one with British Steel. Why then did *Mojo* select accounting unless it was thought unpalatable? But musicians themselves are not always good company. Multi-millionaire musician Mike Oldfield says he 'trusts no one but lawyers, and that "I don't get on with other musicians"' (Snow 2009, p. 52); and elsewhere, 'I've always been very mistrustful of people. Everyone apart from lawyers. I've got about 10 different sets of lawyers. I trust them. I pay them' (Mitchell 2009, p. 91). Oldfield knows what other professionals can do given his own limitations.

A successful novelist's editor has something in common with a musician's accountant. If not simply unloved, then both are normally bound to go unheralded in public. They are invisible midwives to art or wealth, charged with ensuring that their client is better off. While writers seldom base their published fiction on editors or editing, musicians are not backward in commenting on those with whom they have financial arrangements. And these are not lyrics of praise but of condemnation; works of grief, satirical criticism, and misery. One might quibble and say that an editor is intimately involved in the artistic process, recommending changes to characterisation or plot or descriptive language, whereas the accountant or financial manager offers no equivalent service for the musician. The accountant, though, does provide meaningful value in shepherding the songsmith's income and entitlements. That, surely, is fundamental to the continued wellbeing of artist clients.

This paper supports the argument by Smith and Jacobs (2007) that the accountant can become visible in the narrative if they are one of the villains and exploit the opportunity to seize a share of an income flow. Where there is temptation, someone may succumb. This is human nature, and it is the grist of dramatic narrative to illustrate such weakness and portray characters that are less than pure. As illustrated by the Beatles, annoying accountants, incompetent managers and demanding tax authorities give McCartney and Harrison something to write about.

Additionally, accountants may be depicted as a kind of necessary evil, if the artist is not the kind to be sullied by contamination with cash (Smith and Jacobs, 2007). As indicated above, dramatic stories need villains and obstacles that stand in the way of the hero's success. Drama needs opposition and uncertainty; otherwise there is no reward for the reader, no frisson of excitement or suspense for the listener. We can hardly expect it to be different, but why pick on accountants, in particular, especially when art and commerce are frequent bedfellows? However, this disguises the importance of class habitus and negotiating the fame and wealth. Normally, lacking a business habitus places the musician in a vulnerable position when negotiating contracts with record companies and financial institutions and it is easy to blame this on the accountants. Yet it is also clear that both the Beatles and other popular musicians learnt quickly from their experience and some were able to turn the situation to their advantage. David Bowie was able to 'raise \$55 million through the issue of 10-year asset-backed "Bowie bonds", the collateral consisting of future royalties from 25 albums that he recorded before 1990' (Crombie 2004, Davies 2007). The bonds were all snapped up immediately by the Prudential Insurance Co. (Villepique 2000). Musicians such as Iron Maiden, Rod Stewart and Sting, followed with similar deals (Davies 2007), and others were able to trade on their cultural (or perhaps musical) capital to generate income. Johnny Rotten of the Sex Pistols has advertised butter (Daily Mail 2008; Teather 2009) and the Rolling Stones have lent their name to a credit card (Block 1994). The latter's major tour sponsorships have garnered funds from the likes of E-Trade Financial Group (Baum 2002, p. 1) and American Express (Masterman 2007, p. 95). Nonetheless, some musicians, like Tom Petty, make a point of not being party to any such deals (Greene 2007).

Fans of the great musicians are not blind to exploitation by their heroes or their heroes' music companies and there is a danger that excessive commercialisation of the cultural capital can devalue it. The recent release of The Beatles' original catalogue in a remastered format may have produced clearer recordings that satisfy many fans, but others see a more cynical intent. Tiered packaging that reserves the greatest content for the most expensive version represents a marketing tactic aimed at wringing maximum profit (Dixon 2009, p. 12). A stronger criticism has been levelled at veteran rocker Neil Young because of the multiple versions of his *Archive* series, fans having to fork out for the most expensive permutation of the material if they are to be able to own the fullest batch of audio and vision files—and then they must also have access to an expensive Blu-Ray device to play it on (Baxi 2009, p. 12). In the latter case, the writer ends: 'Well, Mr Young, long may you run, but you are taking the piss this time. It might be your retirement pot, but not at the expense of mine' (Baxi 2009, p. 12). Musicians, then, do not escape criticism for what may be deemed greedy practices.

Even when artists have been turned into virtual industries, this is not the same as equating art with money. There is no currency that properly translates cultural capital into cash except for what goes on in the individual music lover's head when they reach for their wallet to buy a CD or concert ticket. The rest of the time, the aesthetic has no price. It follows then that there is no natural and general opposition between art and commerce either, even if some instances suggest a difficult reconciliation of the two.

If the normally presented opposition between art and money is not valid, why do musicians demonstrate such a paradoxical attitude to money and the people who are charged with handling it? We have the seemingly unresolved situation that musicians use song lyrics to portray accountants and other financial agents as villains, at the same time that they pursue wealth. Analysis of the Beatles' song lyrics, together with other evidence presented above, indicates that musicians' lyrical comments about the world of finance and people who work in it are reasonably prominent and universally negative. Those unflattering characterisations may reflect the composers' real experiences and misgivings about the world of finance, or individual players, or both. They are entitled to do so, since musicians do not need to live unblemished lives to be able to comment on the behaviour and morality of others—though it may be seen to help their public reception, as the above section on Woody Guthrie and Billy Bragg indicates.

There is a predictable tendency to parody or critique the behaviour of accountants and other financial players in song lyrics since skewering 'baddies' is a staple element in narratives, especially those with a quest theme. That resort to traditional story templates may conveniently call on stereotypes of accounting characterisations but it is hardly cause for concern. Figures who are made the butt of popular lyrics may be associated with general types for which there will always be tales of misbehaviour, such as greedy bankers, simply because they occupy a role that enables some of them to act to the significant detriment of others. Accountants are not being persecuted, but as with all drama, their roles are likely to involve exaggeration and therefore misrepresentation. While accountants are sometimes painted negatively in song lyrics, it is often in order to create a necessary dramatic tension. To that extent, the depictions do constitute mere posturing, a kind of dramatic play that sustains the emotional drive of the song. Underlying this artistic practice, however, is a continuing and conventional need for services that address the artists' desire for comfort and financial wellbeing. Even though it is a minority of accountants and related financial agents who fail to meet expectations in real life, in song lyrics they are conveniently and simplistically rendered as villains, or as figures otherwise found wanting. That is simply a standard and necessary part of telling stories. In the case of the very popular musician, it is also likely to be a reflection of the hazards that go with a marked change in cultural and material capital.

ART FOR ART'S SAKE?

*It's money that matters
Now you know that it's true
It's money that matters whatever you do*

Randy Newman 1988, 'It's Money That Matters'

The 1960s were generally seen as a period of change, and one of the most significant changes was the growth of the mass appeal, status and sometimes wealth of popular musicians. In this setting, popular music came to play the place in culture which poetry and literature had for previous generations. Yet this stress between wealth and art has not been fully explored. Within the arts there is a tension between the supposed purity of the creative spirit on the one hand and the dirtiness of wealth on the other, though not a few artists have been pleased with popular recognition that allows them to experience both. The latent dark role of wealth is not straightforward in this context, and tends to be wound around two aspects. It manifests as a tempting other, which would lure the artist away from their true path of pursuing higher ideals, and which has the odour of 'filthy lucre' haunting any poor artist with the misfortune to be very wealthy.

We all need resources, so money is also a potentially destructive element when its diversion or theft results in the significant loss of an artist's material welfare — tempers can also flare. When Australian band Skyhooks' gig fee fell from \$4000 to \$1000 a night, for instance, their guitarist, Bob 'Bongo' Starkie felt the booking agency's boss was being dishonest and attacked his desk with an axe, carving a swear word into it and smashing the telephones while his target watched on emotionless (Jenkins 2007, pp. 124-125).

It is long been recognised that social and cultural institutions such as literature and movies have a power to influence the public perceptions of accounting. Smith and Jacobs (2007) extend this notion by arguing that popular music both reflects and creates particular perceptions of accounting and accountants. In effect, accountants are both the facilitator and accoutrement of positions of wealth and privilege as well as potential abusers of their position of trust. This paper takes a tangent to the earlier Smith and Jacobs (2007) to look at the question of the perceived tension between the creative aspects of popular music and the commercial aspects highlighted by Smith and Jacobs (2007). We utilise a theoretical approach from the work of Pierre Bourdieu to consider the relationship between art and money as different forms of capital in the process of status building. In particular, the idea that individuals from relatively low status backgrounds could become so significant and wealthy through popular music challenges Bourdieu's notions of processes of status building, class and distinction.

While the production of art and music might be driven by high ideals, Bourdieu (1984) argues that the consumption of art is an important part of the process of building and maintaining class status. What is regarded as tasteful in regard to art and music is an important part of status distinction and the management of resources of social and economic capital. The basis of Bourdieu's (1984) argument is that artistic

taste is a product of class conditioning where the cultural upbringing of an individual is encoded in what he calls the habitus and this is the basis of artistic taste. To that end the taken-for-granted appreciation of particular artistic forms and styles is deemed to be indicative of groups with different social status to the extent that Bourdieu talks about a 'class habitus' (Bourdieu, 1984, p. 101). To further support his position Bourdieu shows how preferences for different musical works reflect class factions (Bourdieu, 1984, p. 17). However, central to the Bourdieu's notion of status and class reproduction is the concept of capital. Bourdieu outlines a number of different kinds of capital such as financial capital, cultural capital, educational capital and social capital. Status in a particular field is heavily dependent upon access to the [right] capital as defined by the dominant players. Therefore, the question of popular music, those who make both it and money from it, poses a particular set of issues. Here a group of people from working-class backgrounds of lower status were able to rise to relatively high status positions and sometimes access substantial amounts of money without reflecting the required status and background (habitus).

The musicians and those who write about them present a series of narratives or archetypical stories. The characters we find in stories of great commercial success in music frequently fall into easy groupings of hero and villain, whether the stories are memoir or pure fiction. At the risk of oversimplifying, heroes are those who try to achieve their artistic goals and villains are those who 'get in the way'. Musicians' memoirs are full of people who help and those who have to be overcome or avoided. There are different ways of telling the same stories, of course, but music-recording artists have the upper hand in that respect because they have more ready entrée to media that command an audience for their own version of events. In many ways this is an example of the adage attributed to Mark Twain that 'you should never pick a fight with a man who buys his ink by the barrel' and it shows that as a group these musicians have access to considerable cultural and social capital if not financial capital resources.

Within the framework of the hero and villain narrative the behaviour of the villain often involves unfair behaviour towards the heroic musician such as disputes over legal rights, sabotaging the musician's opportunities, deficient management, irregular accounting, misappropriation, and so on. Some acts may be deliberate or negligent, and some accidental. On the financial side, unethical action might comprise negotiating contractual terms that deprive the artist of a fair reward, or simple acts of embezzlement. The relatively mundane tasks of handling money and keeping financial records underpin both good and bad accounting services, with the potential at this level, too, for things to go wrong in a way that prejudices the artist. Mistakes and malicious acts occur in most other areas of human endeavour, and financial management is a discipline with prospects of siphoning off another person's entitlements for personal gain as suggested by Smith and Jacobs (2007). A further example is that of Ginger Baker, the former drummer with rock supergroup Cream, who discovered this recently when he engaged a local bank teller as his accountant and ended taking her to court when \$50,000 allegedly went missing (Bulger 2009, p. 113). She argued that she had permission to access the funds, but large sums of money can lead people astray.

Skills in the arts and in business could be depicted as symbiotic but that might not make a great lyric. There appear to be no songs of praise to accountancy that are sung

without irony; the Monty Python comedy group's song, 'The Accountancy Shanty' examined by Smith and Jacobs (2007), is a well-known example. It is better for the sake of a story to position the accountant or other 'money man' as a stereotypical black hat kind of character, an enemy consistent with the Hollywood styles of quest narrative elaborated by Christopher Vogler in his influential book *The Writer's Journey; Mythic Structure for Storytellers and Screenwriters* (1992). Vogler's formula is based on Joseph Campbell's analysis of mythic stories *The Hero with a Thousand Faces* (1968) and Vladimir Propp's study of highly conventionalised folk tales *Morphology of the Folktale* (1968). In the face of such prominent and enduring characterisations, it is perhaps asking a lot of a lyricist to fit the accountant into a heroic role, but is the overt criticism inherent in the more usual critical representations justified?

However, well accounting work is performed, it does not have the caché of making art and while these individuals many have access to both financial and educational capital in Bourdieu's parlance, they lack the cultural capital which he argues is critical membership in the highest status groups. People do not clamour to watch accounting happen, or ooh and aah over the individual artistic expression reflected in published annual accounts since conformity to accepted standards is expected there. The question still arises whether music lyrics that portray accountants and business managers as the baddies, or as benign but dull characters, are truly representative of their subjects or whether they are merely examples of exercising artistic licence which maintain the opposition of art and money, with the artist pictured as a vulnerable figure operating within a forbidding industry typified by sharp practice. In addition, money is the temptation that might distract the artist from his or her true pursuit. In an article on the value of arts patronage, famous film director Ken Russell speaks of the tension between the artistic life and money:

I feel qualified to comment on the question of whether money makes an artist's art better or whether it is a kind of jeopardy to the purity of one's vision. For as soon as money gets in there, expectations are created and demands on the artist's product become more pressurised. Most artists consider it their duty to resist such pressure (Russell 2009).

He lists well-known artists (dancers, poets, painters, etc.) for whom a life of uncertain income or poverty was a fact if not an ideal, and adds:

It takes a lot of courage to be an artist. The comforts of stability may never belong to the person who is absorbed in an internal struggle to bring forth something ineffable, something beyond words but true nonetheless (Russell 2009).

Russell finds humour on the matter of the artist's traditionally austere life. He quotes ballet dancer Isadora Duncan, the subject of one of his films, who said that 'she was "so poor she hardly knew where the next bottle of champagne was coming from"' (Russell 2009). More realistic is the impression given by prolific UK musician and former 1970s punk rocker Billy Childish, who, when asked 'Are you working constantly?' answers:

I did have a job for six months and found it really unpleasant. I would love to be more recognised and have more success...but I wouldn't do anything I don't believe in... I'm a sucker for people giving me money and telling me I'm good, but not to the extent that I'd change (Hodgkinson 2009, p. 30).

French philosopher Victor Cousin (1792-1867) coined the phrase *L'art pour l'art*, or 'art for art's sake', meaning that 'art needs no justification, that it need serve no political, didactic, or other end' (Encyclopaedia Britannica 2010b), presumably including the pursuit of wealth and social status. The concept that art exists for its own sake was associated with the Aesthetic movement of the mid-nineteenth century that found the industrial age ugly, and adhered to Immanuel Kant's idea of 'the autonomy of aesthetic standards, setting them apart from considerations of morality, utility, or pleasure' (Encyclopaedia Britannica 2010a). The philosophy is not without contention. In his 1935 essay, 'The Work of Art in the Age of Mechanical Reproduction', German cultural critic Walter Benjamin rejects reverence for artistic production. He says that the aura of 'magical' creation only serves to distance art from the masses and to reduce its accountability to them. Rather, he claims, it should be used to further social and even revolutionary aims, especially through exploiting increasing opportunities for its mechanical reproduction (Benjamin 2005). Bourdieu (1984) clearly rejects the art for art sake notion and (at least partially) sides with Benjamin by arguing that it is the perception that art is above and beyond that gives particular power to the upper classes as a consumption commodity and the taken for granted (doxic) nature art is what makes it so powerful as a tool of social status.

The reportedly dissolute 20th Century English novelist Simon Raven took a more cynical view of artistic production that rejects the specialness of both artistic production and the thrust of the Benjamin thesis. He is more inclined to a test of profitability. Raven is attributed with extending the phrase, so that it became 'Art for art's sake, money for God's sake!' (Raven 2010). He wasn't suggesting that money should go to God or to religious works but something much more secular; in other words, that a satisfying life depended on the state of one's finances—something he was rather bad at maintaining (Barber 2001). Raven's version of the quote was influential. Musician Graham Gouldman had his own father's use of this phrase in mind when he wrote 10cc's hit song, 'Art for Art's Sake' in 1975. Its cynical lyrics revolve around making lots of money from a smash hit song:

Gimme the readies
Gimme the cash
Gimme a bullet
Gimme a smash

Gimme a silver
Gimme a gold
Make it a million
for when I get old

The chorus repeats, 'Art for art's sake / Money for God's sake' (10cc 1975, 'Art for Art's Sake').

While this track did not get to the top of the charts in that year, his band 10cc's 'I'm

Not in Love' did achieve that (Smith 2010), so they presumably got their million, after all. Gouldman stated that the song was a wry comment on the values of the music business. Yet it can also be seen as a rejection of the class status associated with more 'classical' music performances and a willingness to accept wealth if it came their way.

One can hardly refer to both art and money without mentioning Andy Warhol. His habit of supervising rather than personally making art conjures notions of industrial manufacture, yet he holds an iconic position in the field of modern art and the highest status level as defined by Bourdieu's (1984) analysis. Art and money merged spectacularly when he produced the large silkscreen artwork '200 One Dollar Bills', a life-sized image of a one-dollar bill repeated over and over to create a large rectangular image of its own. This sold in New York in late 2009 for \$US43.8m, then the second highest auction price for a pop art piece. One can sense Warhol's amusement at the subversion of the genre of art with a picture of money and a swipe at the capitalist system in the same picture. If your budget is a bit tighter than \$US43.8m you can visit the Museum of American Finance at 48 Wall Street, New York and buy a 'quality fine-art print of the Dollar Sign by Andy Warhol, created in 1981' (Museum of American Finance 2010), for only \$US47.50 plus shipping. The museum's mission statement is to 'to create public benefit through the acquisition, preservation and display of financial objects and information, showcasing the breadth, importance and richness of American financial history and providing a deeper understanding of financial markets and the nation's economy.' There is no Beatles listing on the museum website but a search for 'music' produces a link to a Smithsonian Folkways CD in their retail shop: *If You Ain't Got the DO-RE-MI: Songs of Rags and Riches* comprises folk music about having and not having money. A search on 'accountant' on the Museum of American Finance site yields nothing.

There is an unresolved argument between the way in which art and money can occupy the same human activity. Bourdieu (1984) would seem to argue that particular forms of artistic taste serve to maintain status and class distinctions. As a group, and despite frequently poor origins, musicians maintain a high social standing yet Bourdieu (1984) would suggest that this standing would be significantly less if their work is seen to be reflective of middle class or working class taste. The very fact that they are popular would seem to reduce their status. In order to better understand the paradoxical translation of music into money it is necessary to consider both the narrative and the practices — how the musical lyrics *depict* the business side of music and also how the artists' actual lives compare to such messages. The danger of hypocrisy is always present.

HYPOCRISY AND MUSIC: WOODY GUTHRIE AND BILLY BRAGG

*All the things I could do
If I had a little money
It's a rich man's world*

ABBA 1976, 'Money, Money, Money'

It is simplistic to regard the musician as a hero or saint, of course—life is more complicated than that—but there are instances where the artists’ public image seems at odds with their actions. A couple of examples may illustrate how the supposed separation of the artist from those more typically regarded as commercially minded can be misleading.

Singer Woody Guthrie, who lived through the Great Depression, knew what it was like to travel rough, including hitching rides on freight trains. He distrusted big business and was renowned for championing the workingman. Will Hermes describes him as a ‘legendary folkie storyteller, agitator and Dylan role model’ (Hermes 2009, p. 104). In 2009, music company Rounder/Universal went for a faux hobo look when they released *My Dusty Road*, a new collection of Guthrie’s songs, selling it in ‘extravagant packaging’ that includes ‘a hobo-style cardboard valise’ (Hermes 2009, p. 104). There is an element of fun in this design but also a whiff of hypocrisy in having such a plush presentation of the poor life, especially given that Guthrie’s agenda was apparently about simplicity, equity and honesty. On the other hand, would the collection have been well so received if sold in a plainer package, even a paper bag? One can debate whether this is an example of slick marketing at the expense of respecting the artist’s ethic, or a pragmatic expression of combining the interests of both record company and artist (his reputation and his estate, in this instance). In addition, Guthrie is no longer around to vet an album design concept before it is used.

But is our understanding of Guthrie so clear-cut? Guthrie could also work to order and in 1941 he produced 26 songs for the Bonneville Power Administration when commissioned to promote the series of dams being built on the Columbia River (Tate 2005). Given the enormous damage this project did to the environment and to many of the small farms communities in their path, one might suspect a double standard on Guthrie’s part. What we see as potentially a conflict with the musician’s publicly presented ethos may not be so straightforward, though. Guthrie is said to have supported the dam project partly because he felt it would create many jobs and improve living conditions, and broader public attitudes to such monumental projects tend to be more critical now than they were in the 1940s.

A contemporary singer of protest songs who has a link to Guthrie is UK artist Billy Bragg. Comparisons are sometimes drawn between them on the basis of performing style and a shared concern for the working class. The link was strengthened when Guthrie’s daughter asked Bragg to write music for an album based on her father’s unrecorded lyrics: *Mermaid Avenue* was released in 1998, and *Mermaid Avenue II* in 2000. The connection is interesting for another reason. When we talk of money and the ethics of performing artists, Bragg is an important character. He is willing to address issues of public policy and business practice, but is alleged to have double standards given the fact of his own personal wealth. Bragg’s 1986 album, *Talking with the Taxman about Poetry*, reached the top ten in sales that year. Its title came from a 1926 poem by Vladimir Mayakovsky, a copy of which was included with the album. Mayakovsky was a critic of Soviet economic policy, and the poem is a poet’s monologue as he argues with a tax official about the place of poetry ‘in a worker’s land’. He declares the folly of completing a tax form when it reflects neither the great effort required to write poetry nor its longevity. He stresses his poverty and his dedication to the craft, which leave him little material wealth:

Draw up
my posthumous balance-sheet!
I tell you -
upon this I'm ready to bet -
unlike
all the dealers and climbers
you see
I'll be
a unique case -
hopelessly in debt.

(Mayakovsky 2010)

Perhaps there were various rates of tax for different occupation groups. The poem's protagonist claims that since he has no surplus of funds and since the poem will last for 300 years, his 500-rouble tax bill should be spread out at 5 roubles per year. He ends 'demanding a place/with workers/of the poorest sort' in the tax system (Mayakovsky 2010). The argument is novel and, one imagines, doomed.

Bragg, too, has recently been arguing over taxes. His gripe is with the payment of huge bonuses to executives of the Royal Bank of Scotland following the government-funded bailout of the bank. Bragg's response is to state that he will be withholding his own taxes until the government introduces satisfactory limits to such bonus payments (Bragg 2010). Public reaction has been mixed, but such stirring is consistent with the man who is constantly agitating for a fairer country. Tracy Corrigan, economics writer for the *Daily Telegraph*, thought his tactic wrong but his sentiment just (Corrigan 2010). Some other writers were damning, accusing him of being two-faced. One blog response to the Corrigan article said: 'Billy Bragg is such a bloody hypocrite. He lives in a seafront house at Burton Bradstock in Dorset worth millions. A true socialist. What a prat' ('UK Debt Slave' 2010, Online). Bragg is not above self-deprecatory humour. His official website, which styles him as 'English singer-songwriter and political activist', includes the Billy Bragg Shop where one of the products is a T-shirt bearing the slogan: 'The revolution is only a T-shirt away'. In February one of these could be yours for £18.68, including VAT, so maybe that tax is not being withheld just yet (Billy Bragg website 2010).

Here are two artists with similar social consciences, separated by decades, but united in having their commentary on public affairs scrutinised. In both cases their music gave them the power to comment and influence, which could be understood as an exercise of cultural and social capital. However, Bragg evidently managed to accumulate some financial resources through his music. Criticism of Bragg on the basis of his wealth, presumes that he is no longer entitled to remark on the income of others. A similar debate about whether Woody Guthrie sold out when he took on the Bonneville Power Administration job raises interesting questions about the function of the artist as a properly qualified, if not disinterested, critic. Does access to financial capital actually devalue the artistic 'cultural capital' and the status associated with it? Clearly some commentators think so while others appear indifferent.

MUSIC, MONEY AND OTHER ASPIRATIONS

*Money don't get everything it's true,
What it don't get I can't use...
Well, now give me money, that's what I want*

Gordy & Bradford 1959, 'Money (That's What I Want)'

There is fascination about what popular artists earn, and articles about their wealth are plentiful, if suspect. UK music magazine *The Word* has a blog discussion about the wealth and work habits of numerous musical artists, and there are fanciful stories (one might say 'accounts') in this regard. One contributor, identifying as an accountant, ventures that many newspaper versions of such money are not to be believed and that it is the national treasury that benefits most, through taxes (Beany 2009). That does not stop musicians from working toward dreams of financial success, of course. For those from poorer backgrounds the promise of fame and wealth associated with pop stardom is seductive.

The motivation for a life in rock music can vary. Asked whether a young man considering a career in the arts and wanting to meet women should paint or play guitar, Bob Dylan says: 'Probably neither. If he had women on his mind, he might think about becoming a lawyer or a doctor...but that would be the wrong motivation for any career' (in Flanagan 2009, p. 46). Interesting Dylan is not recommending the highest status artistic occupation with high levels of cultural capital but occupational roles that, while well regarded socially, command considerable and reliable incomes. It is interesting to consider whether accounting (another relatively well paid occupation) has the social and cultural standing to assist young men to 'meet women'. While women might be a motivator for men to engage in music, financial motivations can play a major influence in career direction. Brian Johnson, now singer with AC/DC, recalls catching a bus home after performing on TV as part of rock group Budgie. He saw another group, Slade, who had been on the same show, driving past in a flash Daimler. It was this vision of a life of greater material wealth that made him decide to join a different group (McNair 2009b, p. 41). When Marc Bolan sang 'I drive a Rolls Royce / 'Cos its good for my voice' (T. Rex 1972, 'Children of the Revolution'), there may have been a little truth behind that playful lyrical utterance. We will see later that for George Harrison of the Beatles, money was always an issue.

It would be unfair to decide that a wealthy musician is not entitled to speak of money concerns, or to put herself in the position of ordinary workers, for instance, and therefore financial capital does not necessarily cancel cultural capital. In a review of guitarist Mark Knopfler's album *Get Lucky*, critic James McNair's opening remark addresses the dilemma that haunts the whole album, which is thematically structured around a poor carnival roustabout's life. Can a wealthy artist authentically represent such a life? McNair's opening question is: 'Vignettes of proletariat lives at a millionaire's remove?' He decides that 'Knopfler negotiates such terrain admirably', the CD being partly fuelled by the musician's 'memories of growing up near Glasgow's Albion lorry works' (McNair 2009a, p. 103). One might think too of other musicians whose lyrical work depicts the kind of life they no longer live, such as Bruce Springsteen.

Sudden wealth does not necessarily lead to corruption of artistic ideals. Nick Lowe was a producer of several significant punk records in the mid 1970s, and a talented singer-songwriter in his own right, but not especially well off. In 1974 his band Brinsley Schwartz released his song '(What's So Funny 'Bout) Peace, Love and Understanding' to little acclaim. In 1992, it was included on the soundtrack of a movie *The Bodyguard* (though cut from the screen version) and 'sold 17 million copies, enough to make Lowe a millionaire' (Divola 2009, p. 22). Anecdotally, he took the first royalty cheque that arose from the soundtrack along to his bank manager and queried the number of zeroes on it. There seem to have been no reports of great changes in his lifestyle but the money meant he could record albums that were possibly less commercial than they might otherwise have been. Other artists have enjoyed substantial lump sums. According to rock magazine *Q*, the Beatles' 'first *Anthology* compilation proved lucrative for ex-drummer Pete Best, earning him upwards of £1 million' (Doyle 2009, p. 63), though we don't know what he did with his cash.

Now we turn to the case study in which lyrics across the career of a popular rock group, the Beatles, are analysed. As a group, they had arguably one of the most significant influences on the culture of the 1960s and of the emergent popular music scene to the present day. As artistic icons they are without comparison and while the majority of the wealth went to the band members who wrote the songs (Lennon and McCartney), all of the band members benefit significantly in terms of financial capital. The other interesting aspect about the Beatles is that despite their obviously mass appeal their music now defies the class categories inherent in Bourdieu's (1984) work but was sharply reflective of age.

BABY, YOU'RE A RICH MAN: THE BEATLES' LYRICS

*The day the fans desert us is the day I'll be
wondering how to pay for my whiskey and Cokes*

John Lennon 2010, *The Beatles Bible*

One of the most successful and influential acts in modern musical history is the Beatles. Songs they released over the period covering their climb to peak success (largely their own compositions) intermittently comment on the world of business management and financial accountability. Those lyrics suggest mixed attitudes and different degrees of artistic licence, but a clear willingness to incorporate characters involved with money and to show them mostly as unpalatable figures. After surveying those instances, this paper considers the nature and the possible reasons for such creative character constructions, as well as their significance.

Rock journalist Steve Turner says that before the Beatles:

Nearly all of the rock'n'roll songs...were about love, fashion and adolescence. One of the great legacies of the Beatles was to extend the subject matter of the genre. Fewer than half the songs on *Revolver* were about love. The rest of the songs ranged from taxation to Tibetan Buddhism (Turner 2005, p. 12).

While the initial appeal of the Beatles was primarily to the young and working class they transcended this to become a truly universal phenomenon and, therefore, they pose interesting challenges for narrowly defined class-based tastes in music. If one examines the tracks on the albums that constitute the Beatles' canon, nine (4.8%) relate in some way to money, wealth, taxation, greed, etc. This is discounting the greatest hits album, *A Collection of Beatles Oldies*, released in that period but which recycled previously released material. We can add three singles released during those years which were not from their albums, but have not included singles or other recordings released after the group split, such as the members' solo recordings or retrospective Beatles collections. Taken together, these 12 songs suggest an interest in the world of finance and, though the strength of that association varies, it can be seen to develop in intensity during the period. The distribution of the tunes across the eight years from 1963 to 1970 when they were first released shows one such song per year until 1965, two in 1966 and 1967, one in 1968, and four in 1970, which was the final year of recording. Here is how they are distributed:

1963 Money
 1964 Can't Buy Me Love
 1965 Drive My Car
 1966 Paperback Writer*
 Taxman
 1967 Baby You're A Rich Man *
 Penny Lane*
 1968 Piggies
 1969 Only A Northern Song
 You Never Give Me Your Money
 Here Comes The Sun
 Carry That Weight

* *Single release*

The increased rate of such subject matter appears to relate partly to the group's deteriorating relationships. Whereas the earlier songs of this ilk were fairly playful matters, as early as 1966 they began to take on a more sombre tone. The Beatles suffered increasingly fractious internal politics and were concerned about matters of management, denied opportunities to record an individual member's new material (also an issue of potential income being lost), and their own apparently diminishing wealth. It is no wonder that money and the people involved with it became more frequent areas of focus in their lyrics. Below are some notes on the song lyrics and some background detail.

1963 – 'Money (That's What I Want)'

Your lovin' gives me a thrill
 But your lovin' don't pay my bills
 Now give me money (that's what I want)

(Gordy & Bradford 1959, 'Money (That's What I Want)')

This song reflected the experience of the Beatles trying to achieve popularity, success and wealth. It was a cover of Barrett Strong's 1959 hit 'Money (That's What I Want)', which one of the Beatles bought at the NEMS store run by the family of their soon to be manager, Brian Epstein, and they performed it at their unsuccessful audition at Decca Records in January 1962. By the time it was released in November 1963 the Beatles had number one success in the British charts with their first album *Please Please Me* and a number of singles. What might have been a genuine expression of the need for cash in 1962 looked more like irony in 1963 when the group recorded it on their second album *With The Beatles*. However, it could also be read as a real concern on the part of the Beatles that their success might not last and, therefore, reflecting their desire to acquire as much cash (financial capital) as possible while they could.

Lennon's cry of "I wanna be free" was from the heart: after many long years on the road, and despite the promises of greater riches in their sights, The Beatles nonetheless anticipated their success only lasting a short time in the early 1960s—a typical career for pop stars at the time was just a few years. When it looked as though they would enjoy more lasting fortunes, McCartney countered Money's desperate materialism with Can't Buy Me Love (*The Beatles Bible* 2010).

Whatever it is about this raw demand for cash, it strikes a chord. Several other artists also recorded 'Money' thereafter, including the Flying Lizards, whose singer Deborah Strickland employed a deadpan vocal that sounds like Queen Elizabeth II being royally not amused. She notes that the song has been very popular:

Money was number 4 in the UK and number 3 in the USA as well as getting to number 1 in Australia in 1979. Money has not been out of the public eye since, being regularly used in TV programmes about the Thatcher years and even a stint on the BBC's *Money* programme ... (Stickland 2010).

Ironically, Stickland's lawyers only recently established what royalties she is entitled to from Virgin Records for her recordings (Stickland 2001).

1964 – 'Can't Buy Me Love'

Say you don't need no diamond ring
and I'll be satisfied
Tell me that you want the kind of thing
that money just can't buy
I don't care too much for money,
money can't buy me love

(The Beatles 1964, 'Can't Buy Me Love')

By 1964 the Beatles were fairly well established in the UK and had toured the USA and witnessed the onset of Beatlemania. In that sense they had begun to experience success and the associated wealth and status. It has been suggested that McCartney wrote the song in response to the pressure of success they had experienced, (Badman 2000), although it was later claimed that he said he should have named it 'Can Buy

Love' (Miles 1997). The song suggests that material possessions will not give happiness and as such can be seen as a rebuttal of the earlier song 'Money' and a claim that financial capital has its limitations. It also signals some ambivalence on the part of the Beatles with their newfound wealth and status. However, this clearly did not stop them enjoying said wealth and status.

1965 – 'Drive My Car'

I told that girl I can start right away
When she said listen babe I got something to say
I got no car and it's breaking my heart
But I've found a driver and that's a start

Baby you can drive my car
Yes I'm gonna be a star
Baby you can drive my car
And maybe I'll love you

(The Beatles 1965, 'Drive My Car')

McCartney's song, 'Drive My Car' is a comic piece about a man who desires a woman's company. She says she expects to become famous, and says that he can drive her car, but later reveals that she does not yet have one. The song clearly addresses the issue of aspiring to popular success and wealth. Money still matters, the song says, but love might be allowed a place in her ambitious scheme as well. McCartney later commented that the title was an old blues term for sexual intercourse (McCartney 2010, *Beatles Bible*). According to Beatles biographer Bob Spitz (2005, p. 586), it was Lennon who suggested using the theme. Dylan was clearly wrong as you 'meet women' by playing a guitar (or sitar), not by being a lawyer. This song-writing collaboration between McCartney and Lennon illustrates that they were approaching their wealth and status with humour.

1966 – 'Paperback Writer'

If you really like it you can have the rights
It could make a million for you overnight
If you must return it, you can send it here
But I need a break and I want to be a paperback writer

(The Beatles 1966a, 'Paperback Writer')

A single release rather than an album track, 'Paperback Writer' has a technically more complex narrative than many of the Beatles' previous songs. One claim is that McCartney wrote it (with input from Lennon) in response to a challenge to write a song that was not about love (Turner 2005). McCartney claimed that he read about an aspiring writer in the *Daily Mail* newspaper (Miles 1997). The lyrics take the form of a letter from the writer to a publisher and reflect the struggle for recognition and money that parallels their own struggles for recognition.

1966 – 'Taxman'

Let me tell you how it will be
There's one for you, nineteen for me
'Cause I'm the taxman
.....
Should five per cent appear too small
Be thankful I don't take it all
.....
If you drive a car, I'll tax the street
If you try to sit, I'll tax your seat
If you get too cold, I'll tax the heat
If you take a walk, I'll tax your feet

This George Harrison song closes with a bleak piece of advice that sounds like a threat:

Now my advice for those who die (taxman)
Declare the pennies on your eyes (taxman)
'Cause I'm the taxman
Yeah, I'm the taxman
And you're working for no one but me

(The Beatles 1966b, 'Taxman')

Ironically McCartney's wish to 'make a million' came true and the band became wealthy. Harrison wrote this song when he discovered that he was in what was called the Super Tax bracket, which meant he only received 9d of each pound earned (Turner 2005, p. 102)—some reports exaggerate and claim it is a halfpenny.

Until 1966, the Beatles' touring schedule had been so hectic there had been no time to examine their accounts in detail. When they did get around to it, they discovered they didn't have as much money as they had imagined. "We were actually giving most (of our money) away in taxes," said George. "It was, and still is, typical"...Ironically, in light of his later religious conversion to a religious view that stressed the futility of material things, George had always been the Beatle to mention money when asked about his ambitions (Turner 2005, pp. 102-103).

This is clearly not a critique of poverty or an expression of their desire for wealth and status, but the Beatles had now made it only to find that the bulk of their newly acquired wealth went to the state rather than into their bank account. Their response was a fierce take on the character of the typical taxation officer as well as a blast at taxation policy and politicians. This was not the band's first issue with the taxman as Brian Epstein's assistant, Tony Bramwell, claimed the movie '*Help!*' was partially filmed in the Bahamas for tax reasons. The further ironic twist is that one of the two politicians named in the backing vocals (Mr Harold Wilson, leader of the Labour party) had nominated the Beatles as Members of the Order of the British Empire. They had become part of the establishment, with the associated problem of paying tax.

Other bands had difficulty with the taxman at the same time because 1966 was also the year in which UK pop group the Kinks released Ray Davies' 'Sunny Afternoon', including these opening lyrics:

The tax man's taken all my dough,
And left me in my stately home,
Lazing on a sunny afternoon.
And I can't sail my yacht,
He's taken everything I've got,
All I've got's this sunny afternoon.

(The Kinks 1966, 'Sunny Afternoon')

Harrison died in 2001, leaving an estate of just over £99m, of which some 40% was to go to the UK Inland Revenue (BBCNews 2002). As noted by Smith and Jacobs (2007) this song presents an undeniably negative picture of the taxman and the government as a bully.

1967 – 'Penny Lane'

On the corner is a banker with a motorcar
The little children laugh at him behind his back
And the banker never wears a mac
In the pouring rain...
Very strange

(The Beatles 1967b, 'Penny Lane')

'Penny Lane' was on a double A-side single with 'Strawberry Fields Forever' released in February 1967. An affectionate depiction of a city street and adjacent district known to McCartney from childhood, the song includes verses on several characters, including the banker who is shown as someone whose eccentric habit is subject to ridicule.

1967 – 'Baby You're a Rich Man'

How does it feel to be
One of the beautiful people?
Now that you know who you are
What do you want to be?
.....
You keep all your money in a big brown bag inside a zoo
What a thing to do.

(The Beatles 1967a, 'Baby You're A Rich Man')

This track combines two incomplete songs by Lennon (main lyrics) and McCartney (chorus and title). It was the B-side of 'All You Need Is Love', so in combination the single addresses two aspects of the same central theme, that there are more important things than wealth. The singer challenges a rich person, asking what they intend to do

with all their wealth. In typical Lennon style for the period, one question tackles this in a somewhat surreal manner. In a demo take, Lennon is heard singing 'baby, you're a rich fag Jew', a possible dig at their manager Brian Epstein (Turner 2005, p.138). It illustrates some concern about the impact of wealth on the band.

1968 – 'Piggies'

Have you seen the bigger piggies
In their starched white shirts
You will find the bigger piggies
Stirring up the dirt
Always have clean shirts to play around in.

In their sties with all their backing
They don't care what goes on around

(The Beatles 1968, 'Piggies')

There is a cannibalistic note in the closing lines of this Harrison song, contributed by Lennon (1980), that suggests the ruthlessness of business:

Everywhere there's lots of piggies
Living piggy lives
You can see them out for dinner
With their piggy wives
Clutching forks and knives to eat their bacon.

(The Beatles 1968, 'Piggies')

Featured on the double LP, *The Beatles* (known as 'The White Album'), in November 1968, this tune takes a blatant swipe at establishment and conservative values. It illustrates a growing negativity towards business and business interests on the part of some band members. In his post-Beatles live performances, Harrison reinstated a verse written for but not included in the original release, which made the song a much more pointed criticism of the financial sector:

Yeah, everywhere there's lots of piggies
Playing piggy pranks
And you can see them on their trotters
Down at the piggy banks
Paying piggy thanks
To thee pig brother

With Epstein dead in 1967, the Beatles set out to form their own business empire, though this was not a positive experience:

...Apple had started as an investment shelter, but it quickly became something else. Many other things, in fact: an umbrella corporation with film, electronics, real estate, educational, publishing and music divisions—and, most

interestingly, an experiment in socialism. “We’re in the happy position of not needing any more money,” McCartney said in May 1968, “so for the first time the bosses aren’t in it for a profit...a kind of Western Communism” (Gilmore 2009, p. 72).

Even with signing some successful musical artists to their Apple label, the business was bleeding cash. At about this time, Lennon remarked that his personal fortune had dwindled to about £50,000’ (Turner 2005, p. 181) and that ‘if Apple kept losing money at its present rate, he—and therefore the Beatles—would be bankrupt by midyear’ (Gilmore 2009, p. 74).

1969 – ‘Only a Northern Song’

It doesn't really matter what chords I play
What words I say or time of day it is
As it's only a Northern song

(The Beatles 1969a, ‘Only a Northern Song’)

While not so obvious, this song also had a clear financial theme relating to George Harrison’s position within the band. It was hard for him to get one of his songs on a Beatles album and when he did it was attributed to a company, Northern Songs, in which he had only a 0.8% interest (1.6% according to Turner 2005, p. 140). Lennon and McCartney owned 15% each, so Harrison’s tunes made them much more money than him (Southall 2007, pp. 38, 46). The lyrics speak of not caring about the quality of the song, apparently since the rewards will be disproportionately low. Harrison had already been on the brink of leaving the group due to other band members and their legal and financial advisers having given him a poor deal. Things were about to turn very sour.

1969 – ‘You Never Give Me Your Money’

You never give me your money
You only give me your funny paper
and in the middle of negotiations
you break down

(The Beatles 1969d, ‘You Never Give Me Your Money’)

This song reflected a period of significant money problems and reflected a growing conflict between the band and their financial advisers, who would only give them financial statements (funny paper) rather than real money. George Harrison commented on these lyrics in a BBC radio interview with David Wigg that same year:

George: "It's very ironical in a way, because we've all got, maybe, a big house and a car and an office, but to actually get the MONEY that you've earned is virtually impossible. It's like illegal to earn money. Well, not to earn it, it's illegal to keep the money you earn. 'You never give me your money, you only give me your funny paper.' You know, that's what we get. Bits of paper saying how much is earned and what's this and that. But you never actually get it in...

uhh..."

David: "...pounds, shillings and pennies."

George: "Yes. But I think it's another of life's problems that you never actually solve. Oh, it's very difficult to solve and anyway you've just got to, no matter how much money you've got, you can't be happy anyway. So you have to find your happiness with the problems you have and you have to not worry too much about them.

(Wigg, 1990)

Lyrics in the *Abbey Road* album seemed weighed down by the difficulties the band members had getting their affairs into order, and the financial damage was affecting relationships between the band members. While McCartney tried keeping things in check, some of the Beatles were detached from day-to-day money issues (Pessar 2009, pp. 84-87) and simply spent what they needed or desired, getting Apple to pick up the bills (Gilmore 2009, p. 75). Matters finally hit a critical point when an accountant quit, leaving behind a blunt memo: "Your personal finances are in a mess" (Gilmore 2009, p. 75). McCartney tried to bring in Lee Eastman (a well connected New York show business attorney who was the father of his then girlfriend and soon to be wife Linda) to run the troubled Apple Corporation. Eastman had business expertise and strong 'show business' connections. However, the other band members (particularly Lennon and Harrison) preferred the working class background and streetwise manner of an accountant, Allen Klein (Gilmore 2009, p. 76). McCartney, though, refused to accept Klein and retained Eastman as his manager (Harris 2009, p. 80), feeling that it was up to him, McCartney, to preserve their legacy (Edmonds 2009, p. 30).

1969 – 'Here Comes The Sun'

Little darling
It's been a long, cold, lonely winter
Little darling
It feels like years since it's been here

Here comes the sun
Here comes the sun, and I say
It's alright

(The Beatles 1969c, 'Here Comes The Sun')

The significance of this song is more about timing than the surface meaning of the lyrics. In the context of the financial woes and conflict between the band members, George Harrison took time out to visit fellow musician and friend Eric Clapton, at whose house he wrote a song to cheer himself up:

'Here Comes The Sun' was written at the time when Apple was getting like school, where we had to go and be businessmen: 'sign this' and 'sign that' [under Klein's management]. Anyway, it seems as if winter in England goes on

forever; by the time spring comes you really deserve it. So one day I decided I was going to sag off Apple and I went over to Eric Clapton's house. The relief of not having to go and see all those dopey accountants was wonderful, and I walked around the garden with one of Eric's acoustic guitars and wrote 'Here Comes The Sun' (Harrison in *The Beatles* 2000, p. 339).

1969 – 'Carry That Weight'

Boy, you're gonna carry that weight
Carry that weight a long time

I never give you my pillow
I only send you my invitations
And in the middle of the celebrations
I break down

(The Beatles 1969b, 'Carry That Weight')

McCartney's disenchantment with the state of the group's financial and personal management was also reflected in music and can be found in his song, 'Carry That Weight'. Both the tune and the lyrics are close to that of 'You Never Give Me Your Money', as if they are two parts of the same song. The song reflects discomfort about the group dynamics and the unpleasant atmosphere at Apple but McCartney has specifically pointed out that it is also about their financial woes. He said:

I think we all thought, You get the money, you put it in a bank, and it gradually gets bigger, and you say, Thank you very much, and you live happily ever after. Then you suddenly get with accountants, and they say, 'No—you can't just sit there. Then there's tax, and some business person on a raid—it was a huge upheaval, but artistically it all went into the songs. You Never Give Me Your Money, Carry That Weight: it spawned a lot of music (McCartney in Harris 2009, pp. 87-88).

Revisiting the Beatles' songs, Table 1 shows the principal composer in each case, and also adds a summary note on the main theme. It reveals a thematic progression from romantic and idealistic to a greater focus on financial issues.

Table 1: Song, Composer and Theme

Year	Song	Composer	Theme
1963	Money	Gordy/Bradford	Money is everything
1964	Can't Buy Me Love	McCartney	Money is not everything
1965	Drive My Car	McCartney	Money matters, but less than love
1966	Paperback Writer	McCartney	Aspirations to wealth
	Taxman	Harrison	Cruel taxman
1967	Baby You're A Rich Man	Lennon/McCartney	Foolish rich person
	Penny Lane	McCartney	Banker in the street
1968	Piggies	Harrison	Corporate greed

1969	Only A Northern Song	Harrison	Lost artistic and earning opportunities
	You Never Give Me Your Money	McCartney	Poor band management
	Here Comes The Sun	Harrison	A counterbalance to financial woes
	Carry That Weight	McCartney	Poor band management

The initial work was reflective of their working-class habitus and the aspiration for money and fame. While ‘Can’t Buy Me Love’ would seem to be an exception to this, McCartney’s aside comments and the band’s behaviour indicate that they believed you could buy love. Even more, they needed to enjoy the wealth and fame while they had it because you could never be sure if it would last. However, once they had some money it became a different issue with concerns about the taxman taking it and managers mismanaging or misappropriating it. Womack (2005, p. 48) argues that their lyrics has a strong link to their biography:

Through their increasingly literary production from the early 1960s to their creative demise in 1969, the Beatles represent the very act of performative life-writing itself: by authoring the text of their lives via their music, the Beatles engaged in a self-conscious effort to tell their own stories (Womack 2005, p. 48).

While the connection is perhaps not quite as clear-cut as Womack indicates, McCartney agrees that:

...rather than squashing their creative impulses...The Beatles’ business calamities usefully fed into their songs. “I think we all used it. George would write Piggies, and I knew exactly what he was talking about. And, you know, he wrote Taxman when we first found out about the tax system...We were all very naïve... no, ‘innocent’ is a better word. ‘Naïve’ implies some sort of foolishness, and I don’t think it’s necessarily a foolish thing, to not know something that’s not in your field. We were musicians, we were kids from Liverpool, we’d gone to grammar schools, we’d done Hamburg—we kind of knew all *that*. But the idea that you were going to get this money, and someone was going to take it off you...” (McCartney in Harris 2009, p. 86).

The increasingly darker aspects of characterising financial matters in their songs do coincide with their growing wealth.

Back in June 1962, they were wide-eyed provincial lads keen to make their mark in the music business. By July 1969, they had become world-weary sophisticates, their lives blighted by struggles over power and money (Turner 2005, p. 187).

The Beatles were initially relatively unconcerned about money with Lennon in particular being described as lazy and paying little attention to business affairs in late 1966 (Turner 2005, p. 132). That was to change, though it is noticeable that Lennon hardly features in composing the songs analysed in this paper, despite having definite

opinions. He was vociferous in backing Klein in 1969, yet when Lennon and McCartney tried to buy back their pre-1974 catalogue in the 1980s, the ‘chances of launching their own successful bid were at least partly scuppered by John Lennon’s outburst at a meeting with potential financial backers: “I’m not going to be fucked around by men in suits sitting on their fat arses in the City”’ (Harris 2009, p. 80) and in that sense he was most resistant to the business habitus. The lyrical depiction of relationships in which wealth and financial arrangements figure prominently is largely the work of McCartney and Harrison. The former is a renowned organiser and micro-detail worrier, and Harrison frets about his finances while simultaneously seeking a more spiritual life. Harmonising these aspects would haunt Harrison throughout his adult life. It is he who came to the financial rescue of his friend Neil Innes and formed Handmade Films to produce the mockumentary TV video *The Rutles* (1978), which parodied the Beatles’ music, ambitions, management and business dealings, and included a track ‘All You Need is Cash’ (Creswell 2005, p. 844). [Interestingly, when musician Frank Zappa satirised 1960s culture with an LP whose cover parodied the Beatles’ *Sgt. Pepper* 1967 album cover he titled it *We’re Only In It For The Money* (Mothers of Invention 1968)]. Harrison also raised four or five million dollars to finance the making of the Monty Python team’s *Life of Brian* (1979) movie after EMI pulled out: ‘What we did was we pawned my house and office in London to get a bank loan, to get backing, and that was a bit nerve-wracking’ (Harrison 1989). He made a great deal of money from this benevolence, before poor investments and embezzlement by his business partner shut the enterprise down (Brooke 2010a and 2010b). Despite his financial and artistic resources Harrison was vulnerable to exploitation.

Klein won the tussle for control over most of the Beatles business, but his contract was not renewed in 1973. Lennon later said McCartney might have been right (Gilmore 2009, p. 80), perhaps after seeing that ‘Klein was jailed in 1979 for failing to declare income earned selling promotional records’ (Doyle 2009, p. 63). McCartney stayed with Eastman and ‘went on to become the richest man in show business’ (Gilmore 2009, p. 82). It could be argued that Lee Eastman’s business and commercial background (habitus) and his strong networks enabled McCartney to make more out of his cultural capital resources and therefore benefit financially more than the other Beatles did. The obvious comparison would be Lennon, who was also a major songwriter but did not use Eastman. While their biography does illustrate that the Beatles lacked the business skills and experience to manage Apple, it does not suggest that there was a practical incommensurability between financial and cultural capital.

The upbringing of the Beatles in working-class Liverpool presented them with a particular set of cultural values and attitudes (habitus) that, while it gave them a desire for fame and money, did not equip them particularly well to handle it. They had been vulnerable, and later realised that lacking the specific knowledge possessed by others meant they were taken advantage of. They felt manager Brian Epstein had been incompetent in his dealings and that they had suffered poor contracts and royalty deals as a result, including the loss of merchandising rights (The Beatles 2000, p. 98). However much their experiences of money and fame changed them all, none seemed to develop particular business skills, as evidenced by the Apple fiasco. McCartney did make effective use of social capital networks to acquire and manage his wealth. The other band members had preferred to work with people who shared similar class

values, and they were not as financially successful as a consequence. In the post-Beatles years, the surviving members did eventually find better representation:

We got people we trust—our manager, our recording manager, our publisher, our accountant—they're all trustworthy people, I think. So we leave it to them and don't have to worry (McCartney in *The Beatles* 2000, p. 98).

This still paints them as delegators, though, leaving the authorities to do their specialised work, maintaining their own professional status and habitus. Accounting was significant to and for the Beatles while they were together as a band not least because they lacked the time, skill and inclination to undertake their own business management. Brian Epstein had been their somewhat incompetent guide and delegate in such matters, and the debacle after his death underlines their vulnerability in this regard. The general proposition here, then, is that acquiring wealth exposed the Beatles to a range of financial woes and predatory characters, which inevitably coloured their thinking about accounting and finance, notions that increasingly informed related themes in their writing for a public audience.

One of the Beatles' albums is *Beatles For Sale* (1964), and this is also the succinct, if cheeky, title used on the HMV label's advertisements for the remastered series of the original albums (HMV, 'beatles for sale' 2009, p. 43). Journalists have picked up on this phrase when writing about the new commercialisation of the Beatles' catalogue (Savage 2009, p. 72). There was definitely a lot worth accountants and advisors fighting for: 'In 2008, *Billboard* listed The Beatles as the best-selling music artists of all time...Even before the new remasters, they had sold more than one billion albums worldwide' (Doyle 2009, p. 63).

MONEY FOR GOD'S SAKE

It is clear from the analysis of the lyrics and biography of the Beatles that the neat dichotomy between artistic creation and financial wellbeing is not valid. While the Beatles came to have an unparalleled social and cultural influence, this did not prevent at least some band members becoming very wealthy. Within Bourdieu's (1984) analytical framework, it is questionable whether a taste for the music of the Beatles would be particularly beneficial to those who wish to build their social status yet their work continues to be widely appreciated across society. A key role in building that wealth was accounting.

The image of the accountant is not one of wild antics on stage or off. There are no stories of accountants' nights of wild abandon and throwing TV sets through hotel windows, or driving cars into swimming pools. Interviewing legendary Pink Floyd musician, Nick Mason (he of the grand mansion and multi-million pound Ferrari collection), Mark Paytress observed:

Nick Mason has always been a bit of a misfit in Pink Floyd. ... as he ambles over from one end to the other of his giant warehouse space...you half expect him to whip out a set of accounts to sign (Paytress 2007, p. 72).

That's the rock misfit, creativity's antithesis, someone who acts like an accountant. We should note that Pink Floyd's 1973 multi-million selling album *Dark Side of the Moon* featured a song, 'Money', written by band member Roger Waters, which, as a single, peaked at position 13 in America's Billboard Hot 100. Ironically for a group that would become enormously rich, the tune offers the following satirical lyrics after the introductory sound of cash registers:

Money it's a gas
Grab that cash with both hands and make a stash
New car, caviar, four star daydream,
Think I'll buy me a football team

(Pink Floyd 'Money', 1973)

Characterisations of accountants such as that mentioned above fall readily into lazy stereotyping. Music magazine *Mojo* described XTC's 1979 release 'Making Plans for Nigel' as featuring 'a lad told to become an accountant by ma and pa' (*Mojo* 2009, p. 18). The implication is that the young man is being directed into a career he does not want, which *is* the song's topic, but the lyrics do not mention accountancy or anything financial. The job in question is actually an unspecified one with British Steel. Why then did *Mojo* select accounting unless it was thought unpalatable? But musicians themselves are not always good company. Multi-millionaire musician Mike Oldfield says he 'trusts no one but lawyers, and that "I don't get on with other musicians"' (Snow 2009, p. 52); and elsewhere, 'I've always been very mistrustful of people. Everyone apart from lawyers. I've got about 10 different sets of lawyers. I trust them. I pay them' (Mitchell 2009, p. 91). Oldfield knows what other professionals can do given his own limitations.

A successful novelist's editor has something in common with a musician's accountant. If not simply unloved, then both are normally bound to go unheralded in public. They are invisible midwives to art or wealth, charged with ensuring that their client is better off. While writers seldom base their published fiction on editors or editing, musicians are not backward in commenting on those with whom they have financial arrangements. And these are not lyrics of praise but of condemnation; works of grief, satirical criticism, and misery. One might quibble and say that an editor is intimately involved in the artistic process, recommending changes to characterisation or plot or descriptive language, whereas the accountant or financial manager offers no equivalent service for the musician. The accountant, though, does provide meaningful value in shepherding the songsmith's income and entitlements. That, surely, is fundamental to the continued wellbeing of artist clients.

This paper supports the argument by Smith and Jacobs (2007) that the accountant can become visible in the narrative if they are one of the villains and exploit the opportunity to seize a share of an income flow. Where there is temptation, someone may succumb. This is human nature, and it is the grist of dramatic narrative to illustrate such weakness and portray characters that are less than pure. As illustrated by the Beatles, annoying accountants, incompetent managers and demanding tax authorities give McCartney and Harrison something to write about.

Additionally, accountants may be depicted as a kind of necessary evil, if the artist is not the kind to be sullied by contamination with cash (Smith and Jacobs, 2007). As indicated above, dramatic stories need villains and obstacles that stand in the way of the hero's success. Drama needs opposition and uncertainty; otherwise there is no reward for the reader, no frisson of excitement or suspense for the listener. We can hardly expect it to be different, but why pick on accountants, in particular, especially when art and commerce are frequent bedfellows? However, this disguises the importance of class habitus and negotiating the fame and wealth. Normally, lacking a business habitus places the musician in a vulnerable position when negotiating contracts with record companies and financial institutions and it is easy to blame this on the accountants. Yet it is also clear that both the Beatles and other popular musicians learnt quickly from their experience and some were able to turn the situation to their advantage. David Bowie was able to 'raise \$55 million through the issue of 10-year asset-backed "Bowie bonds", the collateral consisting of future royalties from 25 albums that he recorded before 1990' (Crombie 2004, Davies 2007). The bonds were all snapped up immediately by the Prudential Insurance Co. (Villepique 2000). Musicians such as Iron Maiden, Rod Stewart and Sting, followed with similar deals (Davies 2007), and others were able to trade on their cultural (or perhaps musical) capital to generate income. Johnny Rotten of the Sex Pistols has advertised butter (Daily Mail 2008; Teather 2009) and the Rolling Stones have lent their name to a credit card (Block 1994). The latter's major tour sponsorships have garnered funds from the likes of E-Trade Financial Group (Baum 2002, p. 1) and American Express (Masterman 2007, p. 95). Nonetheless, some musicians, like Tom Petty, make a point of not being party to any such deals (Greene 2007).

Fans of the great musicians are not blind to exploitation by their heroes or their heroes' music companies and there is a danger that excessive commercialisation of the cultural capital can devalue it. The recent release of The Beatles' original catalogue in a remastered format may have produced clearer recordings that satisfy many fans, but others see a more cynical intent. Tiered packaging that reserves the greatest content for the most expensive version represents a marketing tactic aimed at wringing maximum profit (Dixon 2009, p. 12). A stronger criticism has been levelled at veteran rocker Neil Young because of the multiple versions of his *Archive* series, fans having to fork out for the most expensive permutation of the material if they are to be able to own the fullest batch of audio and vision files—and then they must also have access to an expensive Blu-Ray device to play it on (Baxi 2009, p. 12). In the latter case, the writer ends: 'Well, Mr Young, long may you run, but you are taking the piss this time. It might be your retirement pot, but not at the expense of mine' (Baxi 2009, p. 12). Musicians, then, do not escape criticism for what may be deemed greedy practices.

Even when artists have been turned into virtual industries, this is not the same as equating art with money. There is no currency that properly translates cultural capital into cash except for what goes on in the individual music lover's head when they reach for their wallet to buy a CD or concert ticket. The rest of the time, the aesthetic has no price. It follows then that there is no natural and general opposition between art and commerce either, even if some instances suggest a difficult reconciliation of the two.

If the normally presented opposition between art and money is not valid, why do musicians demonstrate such a paradoxical attitude to money and the people who are charged with handling it? We have the seemingly unresolved situation that musicians use song lyrics to portray accountants and other financial agents as villains, at the same time that they pursue wealth. Analysis of the Beatles' song lyrics, together with other evidence presented above, indicates that musicians' lyrical comments about the world of finance and people who work in it are reasonably prominent and universally negative. Those unflattering characterisations may reflect the composers' real experiences and misgivings about the world of finance, or individual players, or both. They are entitled to do so, since musicians do not need to live unblemished lives to be able to comment on the behaviour and morality of others—though it may be seen to help their public reception, as the above section on Woody Guthrie and Billy Bragg indicates.

There is a predictable tendency to parody or critique the behaviour of accountants and other financial players in song lyrics since skewering 'baddies' is a staple element in narratives, especially those with a quest theme. That resort to traditional story templates may conveniently call on stereotypes of accounting characterisations but it is hardly cause for concern. Figures who are made the butt of popular lyrics may be associated with general types for which there will always be tales of misbehaviour, such as greedy bankers, simply because they occupy a role that enables some of them to act to the significant detriment of others. Accountants are not being persecuted, but as with all drama, their roles are likely to involve exaggeration and therefore misrepresentation. While accountants are sometimes painted negatively in song lyrics, it is often in order to create a necessary dramatic tension. To that extent, the depictions do constitute mere posturing, a kind of dramatic play that sustains the emotional drive of the song. Underlying this artistic practice, however, is a continuing and conventional need for services that address the artists' desire for comfort and financial wellbeing. Even though it is a minority of accountants and related financial agents who fail to meet expectations in real life, in song lyrics they are conveniently and simplistically rendered as villains, or as figures otherwise found wanting. That is simply a standard and necessary part of telling stories. In the case of the very popular musician, it is also likely to be a reflection of the hazards that go with a marked change in cultural and material capital.

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