

Inner Monologue

May 2026

Issue 43

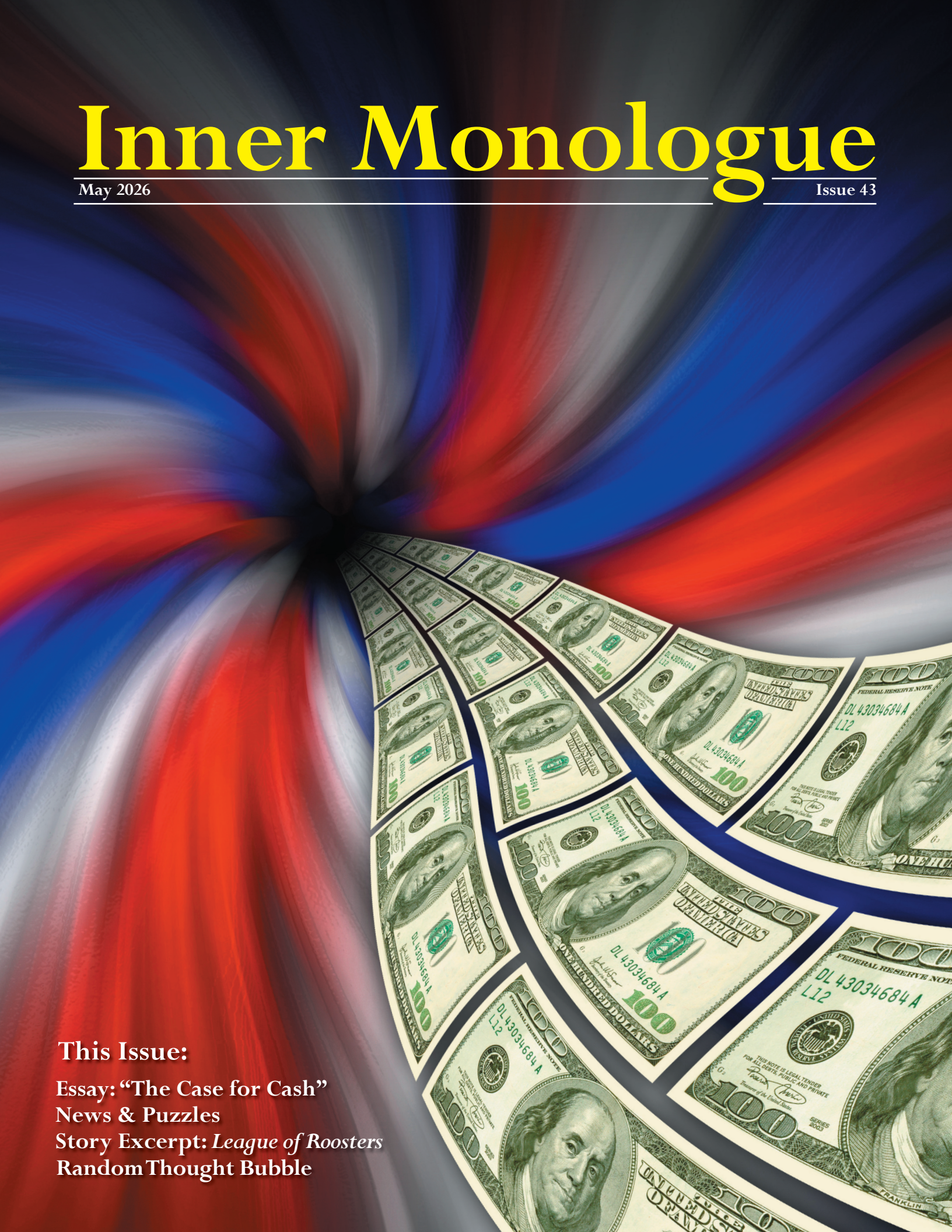
This Issue:

Essay: "The Case for Cash"

News & Puzzles

Story Excerpt: *League of Roosters*

Random Thought Bubble



The Case for Cash

My grandfather never had a credit card. If he didn't have the money, he didn't buy it. He worked hard, saved and never accrued any debt beyond a small mortgage, which he paid off quickly. It forced a financial discipline we don't see much today.

Waving a credit card around with the lure of instant gratification is intoxicating and addictive. The invention of the credit card has escalated personal debt like no other factor.

By the end of 2025, non-housing consumer debt was at \$5.17 trillion, more than double what it was the previous year. That's over \$15,000 per person in the United States. I won't blame credit cards for all of that, but it is a factor. Instant gratification has many tools.

Recently, some people have proposed a "cashless" economy. What will that mean? No slipping a maitre'd a sawbuck for a better table. Babysitting money—better declare it. Same for kids cutting neighbors' lawns for a little extra cash. No slipping a few bucks into the grandchild's birthday card.

The financial powers that be, our digital overlords, will know where every cent flows. Forget financial privacy.

Of course, there is cryptocurrency. But crypto is notoriously unstable and often manipulated. It's favored by criminal elements, perfect for ransomware and money laundering, not so good for buying a pizza.



Certain people would be excluded from the economy. If they don't have a credit or debit card, it would further disenfranchise many members of our society. Many people are willing to give a few dollars to someone down on their luck. The risk is low. However, allowing access to one's digital wallet is another matter entirely.

It's hard to believe I need to make a case of cash. Let me express it more poetically:

*Eshew the crypto cutthroats
I'll keep my coins and banknotes
Oh, keep your digital ways
Let's hope it's just a phase*

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News & Events

Upcoming Events

Below are the book events I've committed to so far. Each in-person event includes a range of talented authors.

May 2-3, 2026

Noon - 4 pm

Days of Wine Romance & More

Brook Hollow Winery

594 Route 94

Columbia, New Jersey 07832

www.adayofwineromanceandmore.com

*A Day of Wine, Romance,
AND MORE!*

May 24, 2026

Flemington Summer Book Fest

2 Central Station & Stangl Road

Flemington, NJ



May 30, 2026

11 am - 6 pm

Brookstock Art Festival

Brookside Community Club

1 East Main Street

Mendham Township, NJ 07926



June 13, 2026

11 am - 4 pm

Passaic County Book Festival

Weasel Brook Park

Clifton, NJ



September 26, 2026

9 am - 3 pm

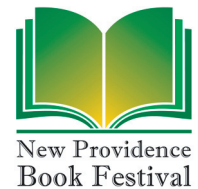
New Providence Book Festival

Grounds of the Salt Box Museum

1350 Springfield Avenue

New Providence, NJ 07974

www.NewProvidenceBookFestival.com



About J.R. Bale

J.R. Bale has always tried to explore the themes in his stories from an unusual perspective, whether it was politics in *Phoenix in the Middle of the Road* or consciousness in *Cognition Chronicles: The Redstone Legacy*, and *Cognition Chronicles: Destiny's Orphans*.

In his pursuit of diverse perspectives, he has traveled to over a dozen countries across four continents. He even applied to NASA's space program. When not writing books, he is a marketing consultant and college professor. You can learn more about J.R. at www.JRBale.com.



STORY EXCERPT

The following is an excerpt from a work-in-progress novel, tentatively entitled *League of Roosters* by J.R. Bale

It had been a long morning's drive for Alex. Having an autistic young man as a traveling companion on a road trip was much different from what he expected. He had a new appreciation and respect for Carter's mother. While Carter was a good kid, Alex wondered why he had agreed to this. At least breaking for lunch would give him some time to decompress.

They found a booth in a local diner. Alex excused himself, as his bladder was quite full.

As Alex came out of the restroom, he found Carter face-to-face with a young man in a leather jacket.

"You some kinda retard?" Mr. Leather Jacket demanded.

Carter just stood there quivering, shaking his head. Alex was afraid he'd have a breakdown.

"Can I help you?" Alex said.

"No," the kid snapped. "What's your problem, old man?"

"Well, that's just the thing. I'm trying to find out exactly what the problem is. Carter, are you okay?" The leather-jacketed kid turned back to Alex.

"You this retard's father?" he asked, looking Alex up and down. "Or maybe grandfather?"

"No. And Carter is not retarded. So, why don't we all relax?"

"Relax? Your boy here is a pervert."

"A pervert? How so?"

"He was eyeing up my girl."

"I was looking at her dog," Carter said. "I like dogs. That's all."

"Well, there you go," Alex said, trying to de-escalate the situation. "We apologize for any misunderstanding."

"Misunderstanding, my ass, you old faggot."

"What's your name, lad?"

"Lad? Screw you!"

"I've tried to be polite, young man. But I hate to say it: you're acting a bit prickly."

"You call'n me a prick?" The young man suddenly pulled a revolver and aimed it at Alex.

"Whoa," Alex said. "Easy there." Startled, Alex took a step backwards.

"Joey McAllister," yelled the waitress from behind the counter. "You put that gun away and get your hot head out of my diner."

"Shut up, bitch!" he yelled.

Alex realized de-escalation was not happening. He took a breath. This was it. Make it count. It felt like an out-of-body experience. He then stepped forward, even closer to the gun.

"What are you planning to do with that gun?" Alex asked softly. "Kill me in cold blood?"

"I'm protecting my girl."

"Your girl? From what? Where is she?" Alex asked, looking around the diner.

Alex was tempted to grab the gun while Joe had his head turned, but that would probably end badly. Would he be strong enough to wrestle the gun from McAllister's hand?

"She must've run out," McAllister said.

"And who is she running from?"

"From your retard boy there."

"Again, he's not retarded. I'll admit he's on the autism spectrum, but he's no threat to anyone. So again,

relax.”

“I’m doing what a man’s got to do.”

“What a man’s got to do?” Alex repeated softly. “Are you for real? You think waving a gun around makes you a man?”

“I’m a lot more of a man than that faggot of yours.”

“My God, you don’t know the first thing about being a man, do you? You’re nothing but a bully threatening an old man and a socially awkward kid with a gun.” McAllister gritted his teeth.

“I could shoot you right where you stand!”

“You could.” Alex nodded his head. “But it won’t make you a man. Any child can pull a trigger. A woman can pull a trigger. Even a faggot, as you put it, can pull a trigger. But with all these witnesses here, they’ll put you in prison, a prison where men love other men. Will you be a man there?”

Alex could see the kid’s lip quivering. The more their eyes stayed locked onto one another, the shakier the gun in McAllister’s hand got.

“Screw you!” The kid turned and marched out. The diner remained completely silent as the tension uncomfortably drained from the room. The other diners seemed unsure as to what to do. Alex exhaled and turned to Carter.

“Carter, I think we should leave,” Alex whispered.

“Please don’t,” the waitress said. “You haven’t had

lunch, and for you today, it’s on the house. That Joey’s bad news. And you stood up to him,” the waitress said, looking around the diner. “Something nobody else’s done,” she added as a rebuke to the other patrons. She turned back to Alex and Carter. “What can I get you to drink?”

“Can I have a chocolate milkshake?” Carter asked.

“Sure, Hon. And for you, sir?”

Alex just felt numb, but he needed to respond to the waitress’s kind offer.

“Why don’t you have a seat and relax?” she said.

“Thank you. I’ll have a ginger ale, if that’s all right?”

“It sure is,” she said. She put her hand on his shoulder before leaving to fill their drink order.

Alex motioned for Carter to switch to the other side of the booth, so Alex could sit facing the door in case Joe came back. He sat and replayed in his mind what had just happened. How could he have been so reckless?

“You stood up to a guy with a gun,” Carter said.

“That was brave.”

Alex marveled how Carter’s mood and focus could change so quickly at times.

“No,” Alex said. “That was stupid of me.”

“You’re a hero.”

“No, I’m not.” Alex snapped. “Imagine if he had shot me. What would have happened to you? Would he

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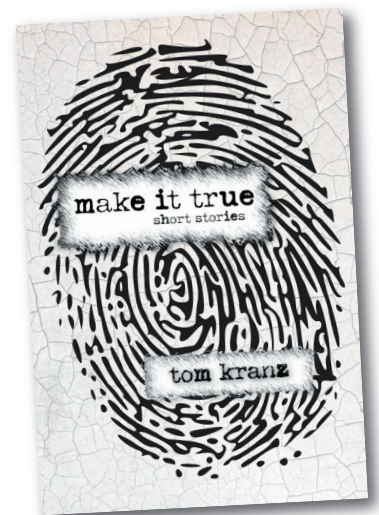
Off the Shelf

Make It True: Short Stories

By Tom Kranz

Believe your own eyes, or not. The only universal truth is that truth is not universal. The nature of truth and how it’s manipulated is explored in these stories through fiction, speculative fiction, humor, and fear.

Learn more at www.TomKranzBooks.com



have shot you next? If not, how would you have gotten home to your mother? I was reckless.”

After they placed their lunch order, Alex noticed a police officer coming into the diner. *Where was he twenty minutes ago?* Alex thought.

The officer spoke to the waitress. Alex noticed he was wearing sergeant’s stripes. The waitress gestured toward Alex and Carter. The policeman walked toward them.

“Good afternoon,” he said.

“Good afternoon,” Alex said. “How are you, sir?”

“Fine, thank you. I’m Sergeant Quartino. I understand there was a bit of trouble a few minutes ago.”

“I’m not looking for trouble,” Alex said. “We’re just passing through. Apparently, one of your citizens misunderstood Carter’s intentions and got a little hot under the collar.”

“Joey McAllister mis-understands a lot of things. Intentionally. I understand he pulled a gun on you gentlemen?”

Alex nodded.

“It would be helpful if you could make a statement. Just tell us what happened.”

“Sure, join us.”

“I’d rather you make a statement in private, at the station.”

“I take it this sort of thing has happened before?” Alex asked.

“Yeah,” Quartino said, “but never with a gun, so you can see why we’d like your cooperation.”

At that moment, the waitress brought their orders.

“Can I get you something, Paul?”

“Thanks, Marge. I’ll pass for now.”

“Enjoy your lunch,” Quartino said. “Take your time. I’ll be waiting outside. Okay?”

Alex nodded his head. “Very well.”

“Did we do something wrong?” Carter asked.

“No.”

After finishing their lunch, Alex and Carter came outside to find Sergeant Quartino talking on his mobile phone.

“Yeah, they’re coming out now,” he said. “I’ll bring ‘em straight to your office. See you in five.” With that, he hung up.

“Okay, he said, turning to Alex and Carter. “If you can just follow me to the municipal offices. It’s three blocks down Maple, then a left on Curtis Road.”

Alex followed Quartino’s squad car along Maple, but saw the police station on the right, only a block away. However, Quartino’s vehicle moved past it, then turned left onto Curtis Road. They parked in the lot next to the municipal center.

“Why didn’t we go to the police station?” Alex asked.

“It’s complicated,” Quartino said.

Alex wondered what they had gotten themselves into.

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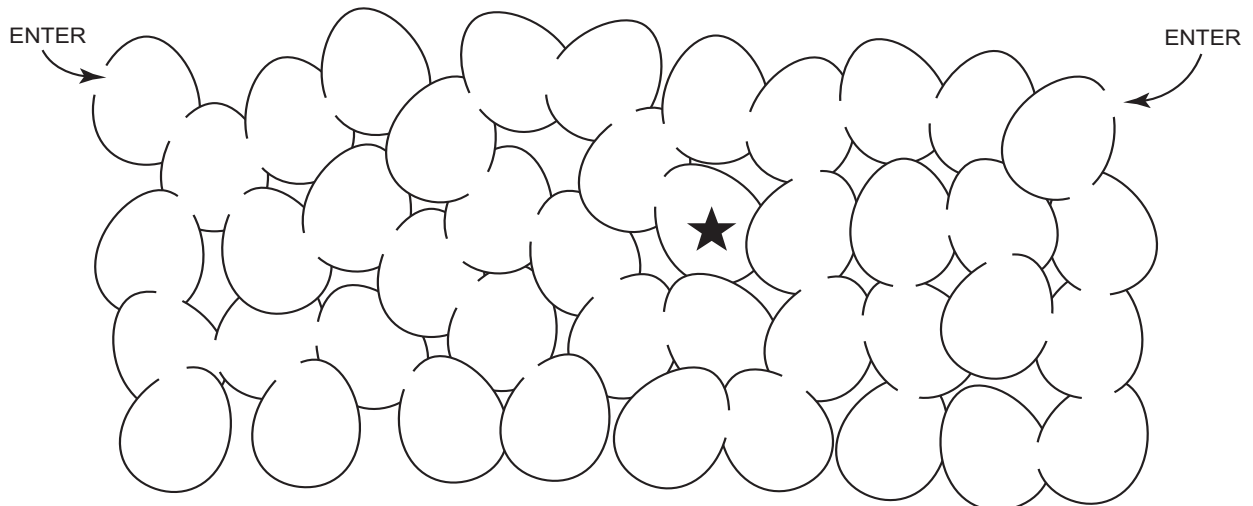
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www.amazon.com/dp/BOG5PVQHGXG

MENTAL WORKOUT

Egg Maze



M	H	B	J	R	G	R	S	B	R	G	Z	S	I	R
I	N	I	A	G	Y	A	Z	R	P	G	B	D	N	O
K	R	O	P	N	V	Y	Q	A	Y	E	J	N	T	Y
F	M	S	C	I	K	Q	E	C	K	T	S	E	E	A
U	N	J	N	J	E	N	J	K	Y	S	K	D	R	L
M	S	G	X	N	U	L	O	E	E	E	Y	I	E	T
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F	Q	V	V	Q	Z	C	K	E	X	X	A	S	I	U
E	L	B	A	X	A	T	U	Y	I	N	C	O	M	E
M	I	U	J	U	R	I	S	D	I	C	T	I	O	N
V	S	Z	N	N	X	H	Y	F	E	R	V	P	A	Z
Y	T	I	D	I	U	Q	I	L	W	D	F	F	D	W

Financial Search

ASSETS
 BANKNOTES
 BRACKET
 CASH
 CARRYOVER
 DEDUCTIONS
 DIVIDENDS
 FINANCE
 INCOME
 INTEREST
 JURISDICTION
 IRS
 LIQUIDITY
 NEST EGG
 ROYALTIES
 SAVINGS
 TAXABLE

RANDOM THOUGHT BUBBLE

Fourth Wall Wonderings

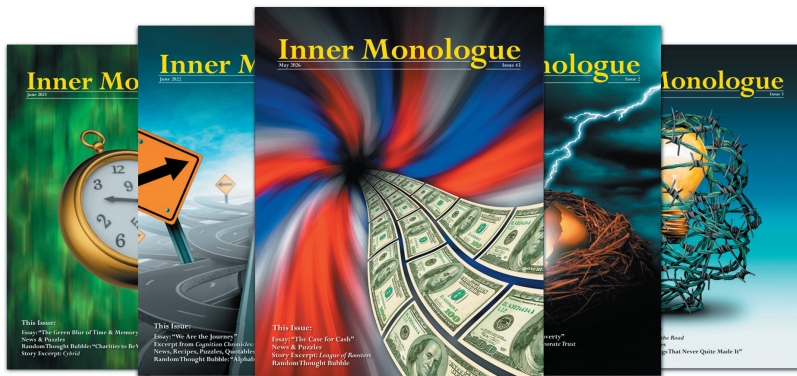
I wonder...

Recently we've seen characters in movies "breaking the fourth wall," where they become aware of the audience, and in some cases, realize they themselves are not real. I wonder, do I have a fourth wall? Could we be characters in some one else's entertainment? Am I a main character? Or some minor character in someone else's drama? I really hope I'm not just an extra or background player. When I stammer, is that the author backspacing? When I walk into a room and can't remember why, am I just part of a first draft?

And who is the audience? Perhaps the audience is God. Did he put me in a comedy or tragedy? Does praying qualify as "breaking the fourth wall?"

What happens if you have five or six walls? Which one do you break? Does each wall reveal a different audience? Are our lives like a multiplex, but in reverse?

Maybe I've taken this wondering thing too far. What do you think? Oh, did I just break the fourth wall?



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Your contact information will never be sold. I would also enjoy any feedback. Tell me what you like and don't like so much.

Thanks and be well.

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