Mama and Her Bank Account
Kathryn Forbes

For as long as I could remember, the small cottage on Castro Street had been home. The familiar background was there: Mama, Papa, my only brother, Nels. There was my sister Christine, closest to me in age, yet ever secret and withdrawn—and the littlest sister, Dagmar.

There, too, came the Aunts, Mama’s four sisters. Aunt Jenny, who was the oldest and the bossiest; Aunt Sigrid; Aunt Maria; and our maiden Aunt, Trina.

The Aunts’ old bachelor uncle, my Great-uncle Chris—the “black Norwegian”—came with his great impatience, his shouting and stamping. And brought mystery and excitement to our humdrum days.

But the first awareness was of Mama.

I remember that every Saturday night Mama would sit down by the scrubbed kitchen table and with much wrinkling of usually placid brows count out the money Papa had brought home in the little envelope.

There would be various stacks.
“For the landlord,” Mama would say, piling up the big silver pieces.
“For the grocer.” Another group of coins.
“For Katrin’s shoes to be half-soled.” And Mama would count out the little silver.
“Teacher says this week I’ll need a notebook.” That would be Christine or Nels or I.
Mama would solemnly detach a nickel or a dime and set it aside.
We would watch the diminishing pile with breathless interest.
At last, Papa would ask, “Is all?”

When Mama nodded, we could relax a little and reach for the schoolbooks and homework. For Mama would look up and then smile. “Is good,” she’d murmur. “We do not have to go to the Bank.”

It was a wonderful thing, that Bank Account of Mama’s. We were all so proud of it. It gave us such a warm, secure feeling. No one else we knew had money in a big bank downtown.

I remember when the Jensens down the street were put out because they couldn’t pay their rent. We children watched the big, strange men carry out the furniture and took furtive notice of poor Mrs. Jensen’s shamed tears. I was choked with sudden fear. This, then, happened to people who did not have the stack of coins marked “Landlord.” Might this, could this, violence happen to us?

I clutched Christine’s hands. “We have a Bank Account,” she reassured me calmly, and suddenly I could breathe again.

When Nels graduated from grammar school he wanted to go on to high. “Is good,” Mama said, and Papa nodded approvingly.

“It will cost a little money,” Nels said.

Eagerly we brought up chairs and gathered around the table. I took down the gaily painted box that Aunt Sigrid had sent us from Norway one Christmas and laid it carefully in front of Mama.

This was the “Little Bank.” Not to be confused, you understand, with the Big Bank downtown. The Little Bank was used for sudden emergencies, such as the time Christine broke her arm and had to be taken to a doctor, or when Dagmar got croup and Papa had to go to the drugstore for medicine to put into the steam kettle.

Nels had it all written out neatly. So much for carfare, for clothes, for notebooks and supplies. Mama looked at the figures for a long time. Then she counted out the money in the Little Bank. There was not enough.
She pursed her lips. “We do not,” she reminded us gently, “want to have to go to the Bank.”

We all shook our heads.

“I will work in Dillon’s grocery after school,” Nels volunteered.

Mama gave him a bright smile and laboriously wrote down a sum and added and subtracted. Papa did it in his head. He was very quick on arithmetic. “Is not enough,” he said. Then he took his pipe out of his mouth and looked at it for a long time. “I give up tobacco,” he said suddenly.

Mama reached across the table and touched Papa’s sleeve, but she didn’t say anything. Just wrote down another figure.

“I will mind the Elvington children every Friday night,” I said. “Christine can help me.”

“Is good,” Mama said.

We all felt very good. We had passed another milestone without having to go downtown and draw money out of Mama’s Bank Account. The Little Bank was sufficient for the present.

So many things, I remember, came out of the Little Bank that year. Christine’s costume for the school play, Dagmar’s tonsil operation, my Girl Scout uniform. Always, in the background, was the comforting knowledge that should our efforts fail, we still had the Bank to depend upon.

Even when the strike came, Mama would not let us worry unduly. We all worked together so that the momentous trip downtown could be postponed. It was almost like a game.

During that time, Mama “helped out” at Kruper’s bakery for a big sack of only slightly stale bread and coffee cake. As Mama said, fresh bread was not too good for a person and, if you put the coffee cake into the hot oven, it was nearly as nice as when first baked.

Papa washed bottles at the Castro Creamery every night, and they gave him three quarts of fresh milk and all the sour milk he could carry away. Mama made fine cheese.

The day the strike was over and Papa went back to work, I saw Mama stand a little straighter, as if to get a kink out of her back.

She looked around at us proudly. “Is good,” she smiled. “See? We did not have to go down to the Bank.”

That was twenty years ago.

Last year I sold my first story. When the check came, I hurried over to Mama’s and put the long green slip of paper in her lap. “For you,” I said, “to put in your Bank Account.”

I noticed for the first time how old Mama and Papa looked. Papa seemed shorter now, and Mama’s wheaten braids were sheened with silver.

Mama fingered the check and looked at Papa. “Is good,” she said, and her eyes were proud.

“Tomorrow,” I told her, “you must take it down to the Bank.”

“You will go with me, Katrin?”

“That won’t be necessary, Mama. See? I’ve endorsed the check to you. Just hand it to the teller, he’ll deposit it to your account.”

Mama looked at me. “Is no account,” she said. “In all my life, I never been inside a Bank.”

And when I didn’t—couldn’t—answer, Mama said earnestly: “Is not good for little ones to be afraid—to not feel secure.”

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