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ט.ל.ח

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Mama and Her Bank Account / Kathryn Forbes

For as long as I could remember, the small house on Castro Street has been home. It's all so familiar to me: Mama, Papa, my only brother, Nels. There is my sister Christine, closest to my age – a very secretive person – and the little sister, Dagmar.

But the thing I remember most is Mama.

I remember that every Saturday night Mama would sit down by the scrubbed kitchen table and count out the money Papa had brought home in the little envelope.

There would be various piles.

"For the landlord," Mama would say, piling up the big silver coins.

"For the grocer." Another group of coins.

"For Katrin's shoes to be repaired." And Mama counted out the little silver pieces.

"Teacher says this week I need a notebook." That would be Christina or Nels or I.

Mama would solemnly take 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?"

And when Mama nodded, we could relax a little and reach for schoolbooks and homework. For Mama would look up and 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 Mrs. Jensen's tears. She was so ashamed when they took away her furniture. This, then, happened to people who do not have the pile of coins marked "Land lord." Could this happen to us too?

I held onto Christine's hand tightly. "We have a bank account," she reassured me calmly, and suddenly I could breathe again.

When Nels wanted to go to high school, Mama said "Is good," and Papa nodded approvingly.

"It will cost a little money," said Nels.

Eagerly we brought chairs and sat around the table. I took down the colorfully painted box that Aunt Sigrid had sent us from Norway and put it carefully in front of Mama.

This was the "Little Bank." The "Little Bank" was used for sudden emergencies, such as the time Christine broke her arm and had to be taken to the doctor, or when Dagmar got sick and Papa had to go to the drugstore for medicine.

Nels had it all written out neatly – so much for car fare, 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.

"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 carefully wrote down a sum and added and subtracted. Papa did it in his head. He was very quick in 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 look after the Elvington children every Friday night," I said. "Christine can help me."

"Is good," said Mama.

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 enough for now.

So many things, I remember, came out of the Little Bank that year. Christine's costume for the school play, Dagmar's operation, my Girl Scout uniform. And always, in the background, was the comforting knowledge that we still had the bank to depend upon.

During the strike, when Papa didn't work, Mama "helped out" at Kruper's bakery for a big sack of only slightly old bread and coffee cake. Papa washed bottles at the Castro Creamery every night and they gave him some fresh milk and all the sour milk he could carry. Mama made fine cheese out of it.

The day Papa went back to work, I saw Mama stand a little straighter. She looked around at us proudly. "Is *good*," she smiled. "See? We did not have to go 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."

And I noticed for the first time how old Mama and Papa looked. Papa seemed shorter, now, and Mama's golden hair was now filled with grey.

"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 written my name on the back of the check. Just hand it to the teller, he'll deposit it in 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 seriously: "Is not good for little ones to be afraid – to feel insecure."

Summary and Analysis:

Summary:

The speaker, Katrin, tells her memories from when she was a child. She tells about her mother, a woman from a family of Norwegian immigrants, who was responsible for managing the house budget (תקציב). Every week the father would bring home his salary and the mother would count it into piles, specified for purposes like paying the landlord, the grocer, etc.

All the family knew that the mother had an account in a bank downtown, which gave them all a feeling of security. Special expenses (הוצאות) or emergencies would be covered by the money in the "Little Bank" – a wooden box in which the family kept the change that was left from the money the father had brought home.

When the speaker's brother, Nels, wants to go to high school, the money in the "Little Bank" is not enough, so the whole family volunteers to help: the father gives up tobacco, the sisters do babysitting and Nels himself works in a shop. Everything is done in order to avoid drawing money from Mama's bank account. The same thing happens when there is a strike (שביתה) and the father can't work.

When the speaker grows up she becomes a writer, and when she sells her first story to a newspaper she gives the check to her mother to put in the bank account. Only then the mother reveals that there was never a bank account, and that it was a lie that she told to make her children feel secure.

About the author:

Kathryn Forbes is the pen-name of Kathryn McLean. She was born in 1908 in San-Francisco, under the name Kathryn Anderson (she later married a man called Robert McLean). Her parents were both born in the United-States, and

her mother's parents were immigrants from Norway. Forbes' parents divorced when she was a child, and her stories about the experiences of Norwegian immigrants are told to be based on her parents' and grand-parents' experience. Forbes worked as a script writer for radio programs. She died in 1966, also in San-Francisco.

Setting:

The story takes place in a small house on Castro Street, San-Francisco. This neighborhood was known as "Little Scandinavia", because many immigrants from countries in Scandinavia (Norway, Sweden, Denmark etc.) who lived there.

The time in the story is around the 1910's – Kathryn Forbes' childhood. In the previous years (1900, 1906) the city of San Francisco had suffered a plague (מגפה) and an earthquake. This caused many residents to lose their homes and their money and spread an atmosphere of insecurity among the people. The ones who were most affected by these events were the weaker populations, such as the immigrants.

Characters:

- **Katrin:**

  Katrin, the speaker in the story, is the second or third daughter in the family. We don't know much about her looks, her interests or even her age at the time the story takes place. We can realize from the context that she is a girl, probably around 10 years old. We learn about her personality mostly from the way she describes her family. Katrin describes them from a naïve point of view – she admires both her parents and especially her mother, sees them as heroes for the efforts they are doing for their family. Katrin herself willingly does her part when it is required. Katrin sees the ritual () of counting the money every week

as something interesting and even sacred () and doesn't see it as a weekly struggle of a family trying to keep its head above the water. This is how we can see that Mama's lie about the bank account was successful – her children don't see the management of money as a scary or stressful thing. Even as a grown-up, Katrin is still naïve: she brings her mother the check from selling her first story to show her appreciation, and it never occurs to her that the bank account doesn't exist (even though she never saw her mother actually drawing money from that account).

- **Mama:**

  Even though Mama is not the speaker in the story, she is definitely the main character. Throughout the story we are exposed to a description of her character as described by her daughter, Katrin. Mama and her family live a hard life, like many immigrants in the USA in the beginning of the 20th century. They don't have savings or a house of their own, so they depend on the father's weekly salary for their living (Mama is a house-wife who takes care of the house, the food and the children). Mama is very determined to keep the family financially stable and supply the children's basic needs, including education. Sometimes this requires help from the children (for example, Nels goes to work in a grocery store). At the same time, Mama doesn't want her children to feel scared and insecure because of the financial worries. This is the reason she chooses to lie to her children about the imaginary bank account. At the end of the story, when the lie is revealed, we don't get to hear what Katrin or any of the other children think about it, but we know Mama is satisfied – she has achieved her goal.

- **Papa:**

  Like Mama, Papa is a hard-working man. He works hard to supply the family with enough money, and when he can't work in his usual work place because of the strike, he finds other solutions. He trusts Mama very much, counts on her with every financial matter and silently agrees with her choice to give the children a feeling of security with the bank account tale.

- **Nels:**

  Nels is the oldest brother in the family. He wants to go to high-school and he is willing to work in a grocery store to help his family pay for his studies.

- **Christine:**

  Christine is Katrin's sister – the one closest to Katrin's age. Katrin describes her as a "very secretive person".

- **Dagmar:**

  Dagmar is the youngest sister in the family.

Major theme:

The story "Mama and her bank account" is about a family, its struggles and the values it follows. Kathryn Forbes, the author, published the story during World War II, and the story was supposed to represent values of unity (אחדות), of hard work and of selflessness (חוסר-אנוכיות). These three values were required during the war in which the USA was deeply involved, both physically (sending many soldiers to fight overseas) and financially (the whole country worked to supply the equipment and ammunition for the war).

In the story we can see that even though the family doesn’t have a lot of money, they deal with the situation in unity – each member of the family helps in his own way. They are all willing to work hard to pass any obstacle together.

The story also passes a message of equality: even though the family depends mostly on the salary the father receives, the mother is responsible to manage the family budget and in times of need she also works outside the house. Even the children have something to contribute for the family's well-being.

Questions:

Review Questions:

1. Who is the narrator of the story?
2. Who is Nels?
3. What does mama do on Saturday night?
4. When does mama count the money?
5. Why do the children feel safe and secure?
6. Why does papa give up tobacco?
7. Where is the Little Bank?
8. Where is the bank account?
9. What happened to the Jensens?
10. Why can't mama put the check into her bank account?
11. Why did mama tell the children she had a bank account?
12. When does the family use the Little Bank?
13. Did the family ever use money from the bank account?
14. Why did Katrin get a check?
15. Where does mama get the money for the Little Bank?
16. Who are the characters in the story?
17. What is the setting of the story?

18. What is the little bank?
19. Where did the family live?
20. For which purposes were the little piles of money?
21. What did Mama and Papa do during the strike?
22. Why did the speaker give her mother the check she got for her story?

Bagrut Questions:

1. **What does the family do with the money Papa brings home?**

   i) Mama puts it in little piles.

   ii) They each take some.

   iii) Papa keeps it in the bank.

2. **When the family had a sudden emergency, they used the money from (-).**

   i) Mama's Bank Account

   ii) Papa's envelope

   iii) the Little Bank

3. **Why does Papa say he will give up tobacco?**

ANSWER: ……... .

4. The writer remembers that when she was a child, (-).

i) Aunt Sigrid gave them money

ii) the family always helped each other

iii) they lived in a beautiful house

5. The family always felt secure because (-).

i) Mama went to the bank every week

ii) Papa made a lot of money

iii) they thought there was a Bank Account

6. What did Mama do every Saturday night?

i) She put coins into piles.

ii) She spoke to the landlord.

iii) She cleaned the house.

7. Why did the children feel secure when they were young? They believed that (-).

i) Papa and Mama had good jobs

ii) the family had a bank account

iii) the Jensens could help them

8. Where did the family get money for "sudden emergencies"?

ANSWER: ……... .

9. When Nels wanted to go to high school, (-).

i) Papa got a second job

ii) Aunt Sigrid sent him money

iii) everyone wanted to help

10. What is special about Mama?

i) She makes everyone feel good.

ii) She likes to work very hard.

iii) She can make fine cheese from milk.