

# Hot Rolls & Bankrolls

Mom's daily bakery regimen included a secret recipe for success.

By Fred B., Salem, Oregon

In the spring of 1946, I returned home from my World War II military service to find my dad had sold his bakery for very little money. In poor health, he was facing a bleak future with little savings.

Dad had plowed every extra penny back into our Ashland, Oregon bakery for newer equipment and other improvements. During the Depression, the bakery had kept us in food but provided us little else.

A small convenience store was for sale near the railroad depot in town. Dad wanted to buy it but had no funds or credit with which to do so, and my small savings weren't enough to swing a deal.

## **It Seemed Hopeless**

Dad and I sat at the kitchen table racking our brains. Where would the needed windfall come from, short of a pistol and a fast car? My mother left the kitchen and returned moments later holding a tin cigar box about 10 inches square. She lifted the lid and upended the box, from which exploded bills of many denominations, rolled to cigarette size and crammed into the box.

The rolls of money soon covered the table and began falling to the floor. Dad and I sat there transfixed by the sight. Then, an interesting argument began.

My mother, born to genteel circumstances in a Prussian military family before the turn of the century, was used to finer things.

Mom had disliked our family's bakery but worked hard beside Dad. Each night, as she cleared the till of the day's receipts, she had

taken a small amount of cash and hidden it away.

She had no plan for the money but had squirreled it away to keep it out of the hands of Dad, who would have put it back into the bakery.

For many years, even in times of need, she wouldn't touch her hoard in the tin, keeping it safely hidden amidst some old clothing under the stairs. Now, Dad became angry because he felt Mom had willfully deprived him of extra money for the bakery. Actually, the amount Mom took on a daily basis was so small that until it accumulated over time, it would have made little difference.

The heated words subsided in the face of the huge pile of rolled-up bills, but Mom left the kitchen furious that the revelation of her secret hoard had not been appreciated.

Dad and I began the tedious job of unraveling the rolls of bills and counting the springy little devils. At the end of several hours, we had counted more than \$5,000, enough for a substantial down payment on the store.

### **Paid Off in Dividends**

Dad was over 60 at the time, but the little store seemed to restore his health to the point that it carried him into a comfortable retirement, with a good amount left for Mom when he passed on 14 years later.

The lesson gained from Mom's actions bear out Benjamin Franklin's teaching that a little bit of savings, worked at consistently, will amount to a good sum. The few dollars Mom took each day weren't missed, and we survived the Depression well.

Mom's saving gave her the life of ease in her later years that she had been longing for all along, and Dad was happier with his "toy" than at any other time in his life.

And me? I began saving quarters.