

# **Mama's Bank Account Study Guide**

## **Mama's Bank Account by Kathryn Forbes**

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## Plot Summary

MAMA'S BANK ACCOUNT is the story of an immigrant Norwegian family living in San Francisco in the 1920s, told as a series of recollections from one of the daughters. Though they are poor and struggling, the mother of the family, Mama, never fails to get the family through difficulties with her simple values and wisdom.

The novel proceeds through various episodes in which the family encounters a problem. In one episode, the family must scrounge up enough money to put the oldest boy, Nels, through high school. While some children may have become insecure or worried about money and where it might come from in a poor family, Mama has the wisdom to create a fictional bank account in order to assuage such concerns. The children always felt secure, even in times of extreme poverty because they thought plenty of money existed for them elsewhere. This kind of deception (of the most positive and virtuous sort possible) is one of the many tactics Mama employs to protect her children from harm and make them happy.

Mama can also turn a negative into a positive. When a boarder passes a bad check and fails to pay his rent, Mama turns the situation into a positive one by noting that the boarder helped the children to read and left behind a treasure trove of classic books. When the family fails to do well moving to a chicken farm, Mama looks to the promise of the future in the opportunity to open a boarding house rather than the failure of the past.

Mama can also be very resourceful and ingenious. When a nurse refuses to let Mama see her sick child in the hospital, Mama disguises herself as a janitor, mopping the floor so she can pass the nurses' station undetected. And when Mama doesn't have quite enough for an expensive surgeon to perform a crucial operation for her husband, Papa, Mama promises that she can make up the money difference by having a carpenter do some home improvement on the surgeon's house for free. That carpenter happens to be Papa, so the surgeon better do a good job!

Overall, perhaps, most striking and heartfelt are recollections of Mama's self-sacrifice. She continually avoids buying a fur coat to keep her warm because the money might be better spent on another member of the family. She sells her mother's treasured heirloom in order to buy a graduation present for her daughter. And she dares to go flying in an airplane, just to see if it is safe for Papa to go flying.



# Chapters 1 and 2

## Chapters 1 and 2 Summary

Chapter 1: The narrator reminisces about her family when she was just a young girl on Castro Street in 1920s San Francisco. This includes Mama, Papa, brother Nels, sister Christine, littlest sister Dagmar, crazy Uncle Chris, and four Aunts.

Every Saturday night Mama would separate Papa's wages for the necessary expenses coming up - rent, food, fixing a shoe or getting a book for school. Every week there seemed to be just enough to not have to dip into Mama's Bank Account. Mama assured the children she had an account in a big bank downtown, which goes far in reassuring the children during tough times. When the children watch another family being evicted for failure to pay, Christine assures the narrator (Katrin) that such a thing could never happen to them because of Mama's Bank Account.

Mama's other source of money was the "Little Bank," money kept in a box in the kitchen used for emergencies. Nels wants to go to high school after grammar school. Mama and Papa approve highly of education and wish to pay for this, but there is not enough money in the Little Bank. No one wants to touch the savings in Mama's Bank Account, so Nels volunteers to get a part-time job; Papa gives up tobacco, and the sisters baby-sit. A Strike (capital S) comes, which makes money harder to come by, but everyone sacrifices and works so the Bank Account is never touched.

Twenty years later, Katrin sells her first story and is proud to give the check to Mama, telling her to put it in the Bank Account. Mama confesses she has never been inside a bank in her life, and that the Bank Account was a necessary fiction created so the children would feel secure and unafraid.

Chapter 2: The Strike continues, and to make ends meet the family must take on a boarder. Mr. Hyde answers their ad, who comes across as a very refined and well-read gentleman. Months go on, and Mr. Hyde neither mentions nor pays any rent. Aunt Jenny warns Mama that Mr. Hyde is probably a cad and that she's seen his kind before. However, Mr. Hyde is a popular presence in the home. After dinner, he tells stories to the children about foreign lands, help Nels with his coursework, and tells fishing stories to Papa. He eventually begins to read to the children every night from his great store of classic books, including Dickens and Shakespeare. The children are enraptured by his storytelling, and Mr. Hyde even keeps Nels out of trouble, who would otherwise be hanging around with a suspicious group of boys.

Mr. Hyde gets a letter and tells the family he must go. He leaves the books for the children and gives Mama a check for the full amount of his rent. Mama appoints Nels to read every night in Mr. Hyde's place, which gives Nels much pride. It's at this time Mr. Kruper approaches them from the bakery he owns down the street, informing them that Mr. Hyde's checks are no good and that he's been passing bad checks all over town.



Aunt Jenny was right. When Mr. Kruper asks if Mr. Hyde owed Mama money, she says he owed them nothing, and then has Nels read to them, the indication being that Mr. Hyde introduced them to the joy of reading, and that was enough.

## Chapters 1 and 2 Analysis

The framing device of the narrative is important in several ways. It lends a certain nostalgia to the narrative, a look back at simpler times before the tumult of the Great Depression, when simple values reigned and the American Dream was completely intact. The framing device also lends a certain spirit of discovery to the narrative. The novel becomes one woman's quest to re-discover her mother, to find the sort of truth and revelations about this extraordinary woman that only time and perspective could offer.

The revelation that Mama's Bank Account is fictional sets up several themes. Mama is not about money, but family; if her "bank account" is fictional, what is not fictional is her love for her family, of the sort that easily trumps money. This first story also sets up a continuing theme along the lines of "not everything is as it seems." The narrator only discovers the non-existence of the bank account decades later, showing the value in the novel's exercise of re-examining the past. Mama was truly virtuous in two ways: one, she had the wisdom to craft a fiction for the benefit of the emotional well-being of her children; and two, she was self-sacrificing enough to take the brunt of financial struggles completely upon herself and Papa rather than unfairly dumping them off on her children.

Mr. Hyde's story is structured like a mini-fable, with a clear moral or lesson: look on the bright side.



# Chapters 3 and 4

## Chapters 3 and 4 Summary

Chapter 3: Dagmar has an earache, and Mama's homespun medicines are not helping. Their doctor, Dr. Johnson, says the condition is serious and that they must operate. They go to the clinic hospital, as the regular hospital is too expensive. Dagmar is wheeled down the hall and Mama tries to go with her, but she is stopped, as hospital rules dictate non-patients are not admitted past the lobby.

Dr. Johnson performs the surgery, and says Dagmar is fine. Mama presses Dr. Johnson to see Dagmar, but it's against the rules. Mama is afraid Dagmar will wake in a strange place and be scared, but Dr. Johnson assures her the nurses are very comforting and well-trained.

Mama persists, asking the nurse permission to see Dagmar. When told "no visitors," Mama insists she is not a visitor to Dagmar, she is her mother, but still she is turned away. Now very determined, Mama wraps Dagmar's doll in a package, intending to act like a delivery person to get by. This, too, fails.

Mama finally alights on the right idea. She gets a mop out of the closet and starts to mop as if she were the janitor. The nurses remark that the floors are very dirty, and thank goodness Mama came when she did. With this deception, she is able to see Dagmar, comfort her, and explain the hospital rules about no visitors so she is not scared. At the end, Mama remarks that the floors were in fact very dirty, and a brush is always better than a mop for floors.

Chapter 4: Uncle Chris is nicknamed "black Norwegian," not only because of his swarthy complexion, but because everyone believes his heart is black with evil. He seems to delight in treating his grown sisters like children, bossing them around and yelling at them. Only with Mama is he not completely obnoxious, calling her Lille Ven ("Little friend"). When Uncle Chris visits, his stomping and yelling announce his presence, and he frightens the children, yelling at them to stand up straight and eat oranges. No one knows why he insists on everyone eating oranges, and oranges are the only thing stingy Uncle Chris buys for anyone from the wholesale market. Uncle Chris makes a good living, but everyone in the family wonders what happens to all the money. The consensus is that Uncle Chris probably drinks.

Uncle Chris disappears from the children's lives for weeks, and it is heard that he is in fact dying on his rural farm. Mama goes to him, and the Aunts tag along, if only to see if Chris' will has left anything to them.

Uncle Chris dies, and it's revealed he had no will and there is no money to be handed down. Mama discovers Uncle Chris' accounting ledger, which reveals that Uncle Chris donated hundreds of dollars to handicapped children in a bid for them to walk, children



with curvature of the spine or clubfoot. A whole new side of mean old Uncle Chris is revealed, and Mama pronounces that it "is good."

## Chapters 3 and 4 Analysis

Chapter 3 demonstrates Mama's persistence as well as ingenuity. Family, as usual, is demonstrated to be the highest virtue. Though well-meaning, the hospital rules become trumped by the very common-sense notion that a mother should be by her sick child's side to comfort her; togetherness of the family is the "good" that Mama continually proclaims near the end of many chapters. Mama's struggle with language and her attempts to sneak past the nurses' station add a touch of humor as well as pathos. Finally, Mama's scheme to pretend to be a janitor is both smart and indicative of her refusal to compromise or yield when it comes to members of her family. "Nothing is impossible when family is at stake" is another theme throughout the novel.

Chapter 4 continues the theme that appearances can deceive. If Uncle Chris bullied, yelled, and ordered, it was only because he cared for the well-being of his family, in his own way. Again, retrospect is a crucial thing. At the time, Uncle Chris demanding the kids stand up straight and eat oranges seemed, to all parties involved, like just another instance of Uncle Chris yelling and ordering for no good reason at all. Only later, with the revelation of the handicapped children he had worked with, does the reader realize that Uncle Chris had seen a lot of posture problems caused by poor nutrition in his day, and his orders to stand up straight and eat oranges were measures of preventative medicine.



# Chapters 5 and 6

## Chapters 5 and 6 Summary

Chapter 5: Mama is proud to be a San Franciscan, and almost says she is a San Franciscan before she says she is Norwegian or American. She loves the city, including its streetcars, stores, and boats.

Papa is convinced by a slick real estate agent to trade in the family's house on Castro Street for a chicken ranch on the other side of the bay. Mama only very reluctantly agrees to this after much prodding. The children feel it's an exciting change, but soon excitement turns to loneliness and boredom on the farm.

Papa fights a losing battle with the fruit orchard and chickens, and cannot turn a profit. Papa arrives at the realization that "It is not good for carpenter to try to be farmer," and he finds the real estate man. He knows of an older couple looking to get out of their large boardinghouse for the country.

Mama, seeing the sadness in the kid's faces, thinks they should trade houses and start a boardinghouse. Papa is convinced and offers this to the real estate agent. The deal is made, and Mama moves the family out at once. At the end, they move back to San Francisco in time for Mama to have her fifth child, Kaaren. Mama is relieved that Kaaren was born in San Francisco and not across the bay on the farm.

Chapter 6: The family settles in to the Steiner Street boardinghouse, and Katrin, Christine, and Dagmar attend nearby Winford school for girls. Miss Grimes, the principal, is an insufferable snob who looks at the lower-class Norwegian kids with disgust. Katrin is assigned to Miss Scanlon's class, and like anyone her age coming to a new school, is awkward and embarrassed. There are a group of four girls in the class that Katrin considers popular with whom she desperately wants to be friends. The class laughs at her awkwardness, leading to further embarrassment. Her only friend is Carmelita Vanetti, who is also new to school. Carmelita says not to pay attention to the popular girls because they're stuck-up.

Later in the day, Dagmar comes to Katrin's room and says "I have to go home." Miss Scanlon adores the little girl and has her try to pronounce the Americanized version of Katrin's name, Kathryn. Dagmar is not up for the lesson and continues to wail to Katrin that she must go home, but Miss Scanlon keeps trying to force the poor girl to pronounce the "th" in Kathryn. Dagmar urinates in her dress, having been unable to express her need to go beyond "I have to go home." Dagmar and Kathryn are both devastated, and Miss Scanlon quickly turns into a witch when seeing the puddle of urine on the floor. Katrin figures any chance of becoming friends with the girls in the class just died.





## Chapters 5 and 6 Analysis

Chapter 5, with its failed chicken ranch and chance for redemption back in the city, is a classic demonstration of the phrase, "There's No Place Like Home." Papa was enthralled by the promise of country life, as were the children, but they quickly found out that farm life is not all it is cracked up to be. As with Uncle Chris, appearances deceive, and hindsight is 20/20.

Chapter 6 begins to depict class struggles along with financial struggles. Miss Grimes clearly has a distaste for the children, mocking their names and ranking Norwegians (or Swedes because they're the same) just above "Negroes" and "Orientals." Prejudice was of course a common obstacle for the immigrant family to overcome, and here is no exception. Katrin's desperation to hang with the cool crowd at school is thus the immigrant's desire to assimilate, as Mama did by learning all the street names in San Francisco and calling herself a San Franciscan before a Norwegian.



# Chapter 7

## Chapter 7 Summary

The family gets its first boarder. Katrin claims the attic as her own space, daydreaming about being rescued from her bleak surroundings by Prince Charming or reading magazines that the boarder was going to throw away. In one of these magazines, there is an ad to get a course in "How to Become an Author" for \$7.00. While the seven dollars is an unimaginable sum of money to Katrin, the ad says that there is a 5-day trial period, and within those 5-days, the course could be returned with no obligation. Katrin imagines being a famous author and rescuing her family from poverty, so she sends a letter requesting the course.

Katrin waits in agony for weeks for the package, and it finally comes, in the form of little pamphlets with big words that Katrin can't read. She intends to copy everything down word for word in five days, early enough to return the pamphlets and not owe anything. However, during this time she becomes best friends with Carmelita from her class and becomes involved with volleyball at school. Katrin forgets completely about the course until she gets a collection letter demanding the \$7.00.

Devastated, Katrin is ready to run away in shame, knowing the family could never come up with that kind of money and for such a silly purchase. But Carmelita shows her a newspaper essay contest, where first prize gets fifty dollars. Katrin figures this is her one way to redeem herself. While Katrin writes diligently for the contest every day, Carmelita wakes up early to pray for her at church.

With essay submitted, the two wait breathlessly until the day the newspaper announces the winner. Katrin didn't win; she got forty-fifth Honorable Mention. Defeated, Katrin goes to Mama crying all the way and through tears explains her predicament. Mama says that if being an author is what Katrin really wants, the family will find a way to pay. Katrin is relieved.

Soon after, Katrin gets her report card and ironically gets a "F" in Composition because in all the fuss to write the newspaper essay she neglected her studies. Mama, distraught, forces Katrin to fetch her "How to" course and begin copying it immediately.

## Chapter 7 Analysis

In this chapter, Katrin begins to find herself, developing her own ideas about the world. She is depicted as a daydreamer and romantic, waiting for Prince Charming to rescue her, or imagining herself as a famous author who could make so much money that the family wouldn't ever have to work. She makes an adult-level decision by sending away for the "How To Be an Author" course. And, also in adult fashion, she plans on taking advantage of the system by returning the course after she copied it all out at no financial loss to herself.



She is revealed as not nearly the adult she thought she could be as she forgets the course for school things, to the point she has passed the deadline and is being asked in no uncertain terms for the full, and to her mind-boggling large, seven-dollar price.

Mama's cool-headed response shows that, again, nothing is impossible when a family is a family. Katrin's "F" in Composition is a humorous and ironic end cap to the story. Once again, things are not what they seem: Katrin's course that promised her she'd be a famous author resulted in an "F" in English composition.



# Chapter 8

## Chapter 8 Summary

Winford is to get a distinguished guest, Mrs. Winford, the widow of the man who founded the school. Katrin's class gets the honor of providing refreshments for the visit. One of the girls volunteers to bring her Silver Tea Service for the visit, making Katrin jealous and forcing her to state that she'll bring something, too.

Katrin asks Mama to cook something for the visit, something very fancy to outshine everyone. Mama replies she only cooks in a plain way. Mama suggests cakes or cookies, but other girls are bringing those. They decide on Mama's famous Norwegian meat balls. Because they must be served hot, Aunt Jenny provides a chafing dish, along with alcohol and a match to keep them hot. Katrin is convinced she'll have the best dish.

On the day of the visit, Katrin is sent down to the furnace room to dry her shoes, and she meets the janitor of the school, who is very upset that she wasn't invited to the reception. The janitor states that if they don't want her, fine, she won't be around.

In the auditorium, the girls meet Mrs. Winford. It's quickly apparent that the auditorium is unnaturally cold. The janitor had her revenge, turning off the furnace and locking the door to the stove, meaning no heat and no way to boil water for tea. Proper Miss Grimes is mortified, and as time goes by and it gets colder, faculty and students get dismissed until it's only Miss Grimes, Mrs. Winford, and the girls responsible for the dishes.

The girls inquire into what Katrin brought, and they laugh at her cruelly for the very nerve to bring meat balls to a fine tea service. They call it a poor people's food, and Katrin is mortified.

At the reception's bleakest, Mama arrives, having heard of their predicament from Christine who was sent home early. Katrin is afraid Mama will embarrass her. Instead, Mama becomes everyone's hero by bringing hot coffee and hot chocolate. She also gets on everyone's good side by admiring their dishes.

Everyone is ready to go, but Hester, head of the snobby girls, asks Mama if she could try her meatballs. Soon everyone is enjoying Mama's delicious Norwegian meatballs. Mama mentions her baby at home, which gets all the girls interested, and mentions that Katrin has an attic all to herself at home. The girls get very curious about the house, and Mama invites everyone over. All is well.

## Chapter 8 Analysis

Chapter 8 strikes a blow against classicism, with Mama's plain, simple, low-class ways clearly trumping the elitism of the faculty and students. It was in fact in an act of



snobbery and elitism (the lowly janitor not being invited to the reception) that the troubles start for Winford. Katrin's wants to provide the best dish among the girls, still demonstrating a material obsession of which she will eventually be disabused. The students heckling Katrin's meatballs makes the class divisions ever more clear.

To the rescue is Mama, who is able to cut through any class warfare with her simple wisdom (bringing something warm to a cold auditorium), politeness (commenting on how delicious another's cookies were), and neighborliness. By the end, the fact that meat balls are "poor people's dinner" is completely forgotten, and the promise of a classless America that seduced so many immigrants seems for an instant possible.



# Chapter 9

## Chapter 9 Summary

Papa is not well. He begins to look pale and rest a lot. One day, he topples right out of his chair onto the floor. The doctor sees him and asks if he ever had a head injury. Mama answers that, yes, two years ago he had been hit in the head on the job. The doctor believes the injury is just now manifesting itself in a serious and potentially deadly way. Papa is taken to the hospital.

Later, Mama is told that Papa must be operated on soon, and that it will require a surgeon in a very expensive operation. The Aunts and Uncles gather, and each chip in as much money as they can, acts that nearly move Mama to tears.

Mama takes all the money and goes to the hospital. The best surgeon for the job is Dr. Beauchamp, whose business happens to be handled by his shrewish wife. Mama arrives at the Beauchamp household and is told by the obviously price-gouging Mrs. Beauchamp that the operation will cost \$350. Mama only has \$225. Beauchamp comes down to \$300 but won't come any lower, leaving Mama \$75 short. Mama is sick with worry, but during her visit with Mrs. Beauchamp, the wife had repeatedly complained about all the home improvements that needed to be done in the house. Mama gets the idea to make up the \$75 by offering the Beauchamps a reliable handy man to do their work for free. Mrs. Beauchamp agrees to the idea.

Only when the operation is about to begin is Beauchamp told that the "reliable handy man" is in fact the man on the operating table, Papa. Mama has tricked her, sort of. Mrs. Beauchamp begs for her husband to do a good job on her free labor, which he does, and Papa turns out fine.

## Chapter 9 Analysis

Like the story of Dagmar's illness, Papa's surgery is another example of snatching victory from the jaws of defeat, snatching positivity from negativity, and finding humor where there doesn't seem to be any. Avaricious Mrs. Beauchamp gets her comeuppance, lured by the promise of free labor when the provider of said labor is actually the patient himself. Like Mama, Mrs. Beauchamp controls the family finances; unlike Mama, Mrs. Beauchamp is chiefly interested in money rather than the good her husband does. By contrast, Dr. Beauchamp has his priorities straight, and the reader is told he used to do operations for any old patient for a lot less money.



# Chapters 10 and 11

## Chapters 10 and 11 Summary

Chapter 10: It is near graduation time at Winford for Katrin. Her friends brag of expensive graduation presents they are receiving, and again Katrin does not want to be shown up. She has her eye on a little pink dresser set in Mr. Schiller's drugstore. Katrin tells Mama of the custom of giving a graduation present, and soon after Mama presents Katrin with a gift: Mama's mother's silver brooch.

Katrin short-sightedly rejects the gift, insisting on the dresser set. Mama takes back the brooch without a word. Some time later, Katrin does get her dresser set and is overjoyed. Her joy, however, is short-lived when she discovers from Papa that Mama traded her precious silver brooch for the dresser set. Knowing how much the brooch means to her mother, Katrin drags the dresser set to Mr. Schiller's and begs for the brooch back. Mr. Schiller is hesitant. Katrin offers to work at the store over the summer vacation, and only then does Mr. Schiller agree to return the brooch. Katrin proudly returns with the brooch, showing it to Papa. Papa, very proud, gives his "grown-up" daughter her first cup of coffee, because that's what grown-ups drink.

Chapter 11: Katrin has been working at the drugstore for awhile, and she brags about her knowledge of chemicals and Latin words. She learns a lot during her time at the drugstore, and it becomes her life. She is given increasing responsibilities at the store, eventually covering for Mr. Schiller when he takes lunch.

During lunch, Katrin is visited by Carmelita and they hang out and chat when there are not customers. Of particular interest to the girls is the candy display. Among the delicious candy is the crown jewel of candy, Hoeffler's Centennial, which costs a nickel.

On days when Katrin has a nickel, she carefully rings up a Centennial and the girls share it. However, after some time the girls stop paying for their Centennials. Katrin figures it's only fair for her to take some candy, working for Mr. Schiller as hard as she does. Centennials come in a little box, and to hide the "evidence" Katrin tosses the boxes on a shelf above the window no one ever touches.

Unfortunately, a window-dresser comes to change the window dressing, and discovers box after box after box of Centennial wrappers. Mrs. Schiller, a mean nag, happens to come in during this discovery and, putting two and two together, calls Katrin all sorts of names, including "thief" but worse than that.

Katrin goes home crying and tells Mama. Mama is firm in making Katrin promise she won't take any of those awful names to heart; she was a kid attracted to sweets. They'll pay for all the sweets, but Mrs. Schiller had no right talking to Katrin like that. Katrin feels better, and the chapter ends with Mama making an angry call to Mrs. Schiller.



## Chapters 10 and 11 Analysis

Katrin finally learns her lesson about the priority to be placed on material possessions. At the beginning of Chapter 10, she is still trying to keep up with the proverbial Joneses and wants the best and biggest graduation present to impress her friends. She gets her wish, but it is at the expense of another, Mama, who gave up her prized brooch for the present. Katrin finally develops a broader perspective, much like Mama, and realizes that what she does can affect the ones around her, especially her family. By the end she has indeed grown, as literalized by Papa pouring her "grown-up" coffee for the first time.

Ironically, by the next Chapter, 11, it seems Katrin has grown up a bit too fast, and she is not capable of minding the store on her own. Katrin states that she feels like she knows everything; as evidenced by the very frame story itself, there are still things even the adult Katrin twenty years later is learning. The lesson learned in Chapter 11 is humility but also dignity.





# Chapters 12 and 13

## Chapters 12 and 13 Summary

Chapter 12: Old, cranky Aunt Elna is rumored to be about to be taken to a nursing home. A true "black sheep" of the family, the Aunts share hushed rumors about the woman, including the rumor that Elna had a part in killing her would-be husband back in the Old Country. Now Elna, while still mean, has lost her edge and her hearing and is over 70 years old.

Everyone is shocked at the thought of a nursing home. Hadn't Elna saved enough to avoid such a fate? Apparently Elna spent all her money on doctors trying to cure her deafness, to no avail.

Mama, valuing family so, wants Elna to stay with them, but Elna refuses, believing she would be an unwanted guest. Undaunted, Mama gets Elna together with perhaps her bitterest enemy, Aunt Jenny. Naturally both are totally opposed to Elna moving in to Jenny's boardinghouse. But, cutting to the chase, Mama states that Jenny's cooking is bad, which is preventing her boardinghouse from getting boarders, and that Elna is a terrific cook. Mama devises a plan whereby Elna will cook in the nighttime so Jenny and Elna don't even have to see each other. Jenny will get a reputation for excellent cooking and her boarders will increase; Elna will avoid a nursing home, engage in her favorite hobby of cooking, and retain her dignity. Seeing the obvious win-win, Jenny and Elna agree, looking past their differences. "Is good."

Chapter 13: The next-door neighbors give young Dagmar a cat she names "Elizabeth." The cat is mean to the core, and Dagmar gets the scratches to prove it, but Dagmar loves the cat beyond reason. Eventually the cat is revealed to be a he not a she, and so the family names him "Uncle Elizabeth."

Uncle Elizabeth steps out every night and gets into fights with other cats. One night, he's missing half a paw and is otherwise in terrible, probably mortal, shape. Dagmar begs Mama to make him better, but even Mama believes the cat is beyond help. Mama tries to convince Dagmar the cat is better off asleep for good, but Dagmar doesn't want to hear that talk. Dagmar goes to bed with Mama still uncertain what to do. Finally, considering it the only humane thing to do, Mama sends Christine to the drugstore for chloroform. She soaks a sponge with the lethal fumes and puts it in Uncle Elizabeth's bed, then smothering his bed with blankets and pillows.

Dagmar awakes the next morning, rushing in to see her cat and believing that Mama worked a miracle. Mama is about to break the bad news when Dagmar rips open Uncle Elizabeth's bed and finds him alive! Apparently Mama did not use enough chloroform. Dagmar, in tears, thanks Mama for her miracle-working. Mama doesn't think it's good for Dagmar to believe her mother can work miracles, but Papa dismisses the episode as cats having nine lives. Dagmar will learn the sad things soon enough.



## Chapters 12 and 13 Analysis

Common sense and compromise are exhibited by Mama when she sets Elna up at Jenny's boardinghouse, having her cook at night while Jenny enjoys the fruits of her labor by day, to the benefit of everyone involved. What drives Mama here, as elsewhere, is the importance she places on family togetherness. Like Uncle Chris, Aunt Elna is not a pleasant person, but family bonds supersede this character flaw.

Chapter 13 is unique in that Mama is not the perfect problem-solver as she is elsewhere. Her "solution" to kill the cat ends in unexpected results; whereas, before it seems like Mama knows exactly what she is doing. More broadly, Chapter 13 is a comment on children. As children, it may seem like our parents are gods and can work miracles. This is what Dagmar takes away when her cat survives the night. Another more minor value Mama expresses is for her children to remain young for as long as possible; that is, that they shouldn't mature too quickly due to financial hardship, tragedy, or otherwise. Mama does not explain to Dagmar what really happened, and thus Dagmar remains young. As Papa wistfully says, Dagmar has plenty of time to learn the serious things in life.



# Chapters 14 and 15

## Chapters 14 and 15 Summary

Chapter 14: Christine, having graduated from Winford, gets a job at the overall factory without much fanfare. While it is common for girls like Christine not to go on to further education, Mama is very disappointed with her decision and pleads with her to attend high school. Stubborn, Christine doesn't listen.

When Christine gets her first paycheck, she puts the money in front of Mama on the kitchen table and gives it to her. However, Mama does not accept, as a form of protest for Christine not going further in education. Both being too stubborn, the money remains at the center of the table, added to every week by Christine, as a sort of symbol of the rift in the family.

Some time later, the family urges Mama to get the fur coat she always puts off getting, and Mama reluctantly heads out to buy it. She returns not with a fur coat but with twelve volumes of a high school "learn at home" education course, which she urges Christine to read after her job. Christine, moved by the fact that Mama again sacrificed her own needs for the family, agrees to go to high school after all.

Chapter 15: Time passes, and soon the family home is full of boarders, and therefore full of joy. One man tells stories of Ireland; another couple has a piano and plays songs. The latest boarders are Mr. and Mrs. Kenmore. Mr. Kenmore is an aviator, which impresses everyone, especially Papa, who marvels at the idea of flying. Mr. Kenmore casually invites Papa to fly with him one day. Papa knows that Mama disapproves of such a danger and reluctantly refuses the invitation. However, Mama can see Papa's longing.

One night, the family gets home to find Mama not at home. She arrives late with a certain look in her eye. She tells Papa that he must fulfill his wish and go flying with Mr. Kenmore as soon as possible. When Papa asks, doesn't Mama think that's dangerous, it is revealed that Mama in fact flew that afternoon with Mr. Kenmore to ensure it was safe for Papa.

## Chapters 14 and 15 Analysis

Christine has always been characterized as the sort of weird, quiet one in the family, and in Chapter 14 she gets to display these characterizations, choosing to work at an overall factory instead of honoring her parents' wishes by going to high school. Her wages piling up on the table become a wonderful symbol for the rift in the family.

Mama solves this problem by neither yelling nor forcing. Mama rules by example. When the family urges her to buy her fur coat, she instead comes with a home high school education course for Christine. As Katrin's did in Chapter 10, Christine's perspective



broadens, and she realizes her actions are impacting her family. With family once again the touchstone, Christine acquiesces to her family and begins high school.

Papa's desire to fly and Mama going up first to make sure it's safe is humorous insofar that it demonstrates a certain shortsightedness in Mama, again stemming from her utter disregard for self. It does not even occur to her that, in the same way she worried about Papa, others might be worried about her if she went flying. More than self-sacrifice, this is a kind of total self-abnegation.



# Chapters 16 and 17

## Chapters 16 and 17 Summary

Chapter 16: Nels, grown-up now, interns at the City and County Hospital, and is working toward becoming a doctor. Mama is very proud, not because he will become wealthy but because he will be able to take away people's pain.

Nels also has found a girl to love, Miss Cora Martin. He introduces her to the family, and she strikes them as snobbish and air-headed, insisting on calling Nels "Nelson" even when corrected by the family. Mama feels it is only right for them to visit Cora's parents, even though Katrin tells her that sort of thing isn't done anymore.

They arrive at the Martins huge mansion and are ushered inside. Mrs. Martin greets them but can only chat for a moment; she has a mah-jong party in fifteen minutes. The family is not invited to have a seat but they instead awkwardly stand in the foyer. Young Rupert Martin is sent down to meet the family, and he is a perfect little terror, kicking and screaming. Mr. Martin makes droll, sarcastic comments, and it's clear he really doesn't like his own boy that much or Mrs. Martin for that matter. A servant wheels a tray full of cakes through the family, but they are not offered any. Mama politely states that they should go and that Mrs. Martin's party is probably ready to start.

Nels is horrified at the rude behavior of his probable fiance's family, to the point where he breaks it off with Cora. He goes home to apologize to Mama and Papa. They feel Cora is not good for him because the family does not seem strong, and Nels agrees.

Chapter 17: More years pass. Nels is a doctor now. Christine got married to a doctor and is back in San Francisco to have the baby. When the birth is imminent, Christine comes down with a strange sickness, to the point that doctors Nels and Christine's husband believe Christine will die and there's nothing they can do. Christine has seemingly given up on life and is in great despair. Mama insists on seeing her. Mama treats her like a child, scolding her for being dramatic and saying that Christine's feelings are no different from any pregnant woman's, including Mama when she was pregnant. A meal is wheeled in to Christine, and Mama begins to eat it. When Christine asks why Mama is eating her lunch, Mama states that when she was pregnant she couldn't eat. Mama strikes just the right notes with her daughter, and by the time Christine is wheeled in to the delivery room she is actually laughing instead of crying.

Christine gives birth to a boy and survives in perfect health. Mama holds the baby and calls it beautiful and good. In fact, Mama intimates, despite all the hardships and struggles, all of her life is good.



## Chapters 16 and 17 Analysis

Chapter 16 demonstrates another in the "appearances can deceive" run of episodes. Language can be powerful here. Cora's insistence to call Nels "Nelson," is the first indication that this girl is not the ideal match for Nels, if only because she ignores Nels' family correction of what she's calling Nels.

Classism is again exposed. The upper class Martin family is unhappy, rude, and false, with Mr. Martin's sarcastic barbs and Mrs. Martin's pseudo-politeness showing just how fake the family is. As Christine and Katrin before him, it is Nels' turn to use his upbringing and Mama's values to become outraged at the way the Martins treated the family. His decision to dump Cora, being mutually his and his parents' decision, demonstrates just how important family is.

In Chapter 17, Mama literally saves Christine's life by broadening her perspective once more, by showing her that she is not the only one in the world who has felt ready to die during childbirth. With the humor/disconnect of eating Christine's lunch instead of crying over Christine or some other pathetic gesture, Mama shows she is wise enough not to "buy" the depression that Christine is trying to sell. Here appearances can deceive yet again, but Mama cuts through it with common-sense and the experience of also being a pregnant mother.



# Characters

## Mama

Mama is the central character of the book. She is the matriarch of a family of five children and very much the glue that holds it together and keeps it strong. She is originally from Norway and only recently immigrated to America; as a result, her command of English is sometimes unsteady. Though she cannot speak the best English, she is a powerful problem mediator and never fails to do the right thing or say the right thing in her endearing broken English manner.

Mama is the one that all the family members turn to with their problems, and it seems she always has the perfect solution to everyone's problems. She solves problems with a combination of simple values, persistence, uncommon wisdom, and ingenuity. She is a very self-sacrificing woman, as symbolized by the fur coat everyone says she needs but that she always finds an excuse not to buy, an excuse always involving someone else's need.

Mama values the family and its togetherness above all else. She also values education for her children. Material possessions and wealth are clearly secondary in her world to love, honesty, simplicity, family, health, and generosity. Mama loves America and its promise of opportunity, and especially San Francisco. She encourages her children to follow their dreams and be anything they want, though this must include a decent education. Overall, Mama is positive. Despite the family's relative poverty, her language barrier, illness or accidents that befall her family, or the many other problems the family faces, she maintains a steady optimism, as evidenced by Mama's declaration that everything "is good," a statement that ends nearly every chapter.

## Katrin the Narrator

Katrin (later Kathryn) is the narrator of the novel. Perhaps in her early 30s when she writes the book, she looks back to when she grew up in 1920s San Francisco with her first-generation Norwegian parents. Katrin is the second oldest in the family, the oldest being Nels, and has three younger sisters - Christine, Dagmar, and finally Kaaren the baby. She is eight for several chapters of the novel, growing from there as chapters advance in time.

Katrin is typical of an eight-year-old girl. She is starting to like boys and dreams someday of Prince Charming coming to rescue her. She arrives at a new school and feels awkward and embarrassed, desperately wanting to fit in and make friends with all the girls. She is a daydreamer: she imagines a time when all the girls want to be her friend, or she might imagine all the praise she will get when she shows her friends her expensive graduation gift. From an early age, she enjoys English composition, and eventually she buys a set of pamphlets on how to become an author.



Naturally, she is terribly fond of Mama, and it is Mama she remembers most vividly in her recollection of the past beyond anyone or anything else. Her flaws (including her desperation to fit in or have the best present) are corrected by Mama in several chapters, and we assume that the adult Katrin has adopted the same values Mama had and is sharing stories about Mama with the reader for the purpose of spreading those values.

## Nels

Nels is the oldest child and only son in the family. Nels is serious from a young age, meticulous, and good in school. He has a good work ethic and he values the family. He grows up to become a doctor.

## Christine

Christine is the middle child of the family. She is usually serious, reserved, and even brooding. She has a fight with Mama when she decides to work instead of get an education. She also becomes almost fatally depressed during her pregnancy, and Mama must literally rescue her from death with her positivity and common sense.

## Dagmar

Dagmar is the youngest child (until Kaaren comes along later). She is a stubborn and willful child. She brings a tomcat home and develops a love for animals. When the tomcat becomes mortally injured in a fight, she has the faith in Mama to expect her to work a miracle and restore the cat to full health.

## Papa

Papa is the father of the family. While he is the breadwinner, working day and night as a carpenter, Mama is the one who leads the family and keeps it together. He enjoys sitting quietly and smoking by the warm stove. He is a very loving and simple man.

## The Aunts

Aunts Jenny, Sigrid, Marta, and Trina are four sisters of Mama from Norway. They are nearly interchangeable as bossy, set-in-their-ways women, who create fuss and infuse the household with a lot of energy. They are always quick to offer their opinions, which they hold as facts. Despite any crankiness, when the family is in need, they are loyal, loving, and self-sacrificing, forgetting any differences in time of need.





## Uncle Chris

Uncle Chris, the "black Norwegian," is a stomping, yelling, and loudmouthed member of the family. His presence always inspires fear in the children. He constantly fights with the Aunts, and by every indication is a mean, stingy, unkind old man. However, when he dies and his accounting ledger is found, it is revealed that he gave hundreds of dollars to handicapped children, supporting them and helping them to walk or otherwise to better their lives.

## Mr. Hyde

Mr. Hyde rents a room in the family's house when times become tough and money is needed. He comes across as a distinguished gentleman and becomes a popular member of the household when he tells stories of foreign lands to the children, eventually reading to them every night from some great piece of classic literature. He leaves the family with a worthless check for rent. Though he is a charlatan, Mama feels he more than paid his rent by introducing the children to storytelling and literature.

## Miss Grimes

Miss Grimes is the prim and proper principal of Wilford, the equivalent of a middle school for girls where Katrin, Christine, and Dagmar attend classes. To Katrin, she pronounces words oddly. Miss Grimes stresses the importance of the daughters becoming perfect "Little Ladies." Her racism and classism are exposed when she regards the Norwegian children with disgust.

## Hester, Thyra, Mary, and Madeline

These four are the "popular" girls in Katrin's class, the ones Katrin wants to desperately go out of her way to be liked. They initially heckle her and give her a hard time; as usual, it is Mama to the rescue in this instance, who shows the girls kindness and invites them over to the house.

## Carmelita Vanetti

Carmelita is a student in Katrin's class. Like Katrin, she is new to school and ethnically different, and thus not in the popular crowd of girls, and so Katrin and Carmelita become fast friends.

## Aunt Elna

Aunt Elna is a great aunt from the old country. She has become hard of hearing and thus she cannot get a job to support herself. She has always been mean and strict and

is not a favorite in the family. She is about to be shipped off to a home, a situation unacceptable to Mama who so values family togetherness. Mama hatches a plan to have Aunt Elna cook for Aunt Jenny (who can't cook) at Jenny's boardinghouse, a situation that benefits everyone and saves Elna from the indignity of a rest home.



# Objects/Places

## Mama's Bank Account

MAMA'S BANK ACCOUNT is a fiction Mama creates so that her children do not have to worry about money. In the worst of financial times, the children believe they can still rely on the large amount of money Mama has in a big bank downtown. In reality, Mama has never been inside a bank.

## Castro Street

Castro Street is the initial street where the family lives. When times are tough due to a labor strike, they take in Mr. Hyde as a boarder for extra income. Mama and the children love their cozy existence on Castro Street and are distraught when Papa makes the mistake of moving the family to a chicken ranch.

## Little Bank

Unlike MAMA'S BANK ACCOUNT, the Little Bank actually does exist in the form of a little box in the kitchen. It contains the family's savings, and it is used to make ends meet and in cases of emergency.

## Strike

Early on, a strike occurs and Papa cannot work for months at a time. The family's situation gets to a point where they must take on a boarder for extra income. In difficult financial times like during the strike, the children's worry is alleviated by their belief in Mama's Bank Account.

## Mama's Fur Coat

The family repeatedly urges Mama to use extra money for a fur coat, as Mama needs a warm garment on cold days. Mama always means to buy the coat, but another family member's need manages to get in the way every time. The fur coat is a symbol of Mama's self-sacrifice.

## The Chicken Ranch

Papa gets duped by a real estate agent into giving up the family's home on Castro Street for a rural chicken ranch. While farm living is initially fun, Mama and the children come to miss the excitement of San Francisco, and Papa cannot seem to turn a profit



on the farm. They manage to sell the ranch for a boardinghouse on Steiner Street back in the city, a cause for celebration.

## **The Attic**

Katrin claims the attic of their large boardinghouse as her own territory. She spends many hours alone in the attic, dreaming about boys or success or reading magazines. It is the first time she has a sort of place of her own.

## **Steiner Street**

After the failure of the chicken ranch, the family moves to a boardinghouse on Steiner Street. Here, they slowly take on boarder after boarder, until the house is full of people. Many boarders come to be regarded as extended family members, and overall the house is full of love.

## **Christine's Wages**

Christine insists on working at a factory instead of going to high school, against the wishes of Mama who wants a proper education for her. Christine attempts to give Mama her weekly wages, but Mama protests her decision by not accepting the wages. Week after week, the wage money remains in the center of the kitchen table, as a kind of very real symbol of the problem in the family.

## **Winford**

Winford is the girls' school that Katrin, Christine, and Dagmar attend. A very exclusive and elite place, it aims to turn girls into "little ladies." The faculty, including Miss Grimes and Miss Scanlon, are snobbish and overly prim.

## **Mama's Silver Brooch**

The silver brooch is a cherished heirloom of the family, given to Mama by her mother. When Katrin rejects the brooch and wants a dresser set instead for her graduation present, Mama trades the brooch for the dresser set, wanting only Katrin's happiness. Katrin is devastated at the loss of the heirloom, and begs for the brooch to be traded back, learning an important lesson in the process.



# Themes

## There are Two Sides to Everything

One of the overall lessons in the book is that there are many times different ways of looking at the same thing or that there are hidden sides to issues or people that are not always readily apparent. This could be summed up in truisms like "don't judge a book by its cover" or "appearances can be deceiving." In fact, the very frame story of the book is set up as a woman re-examining her childhood and finding truths that were not at the time apparent.

A prime example of this is Uncle Chris. Uncle Chris is called the "black Norwegian" not only because of his dark complexion and hair, but because he is the sort of "black sheep" of the family, always yelling and stomping around, with not a kind word for anyone, in constant fights with Mama's Aunts. Uncle Chris, by all appearances, is a mean, rude, bullying, and stingy old man, frightening the children as he roars for them to stand up straight or eat oranges. However, when Uncle Chris dies, another side of the man is revealed, when his accounting ledger shows that he gave all his savings towards helping handicapped children walk. Uncle Chris was a book definitely judged (even by his own family) falsely by its cover.

Other examples are rife in the volume. Nels' possible fiance comes from a "fine" upper-class family, but, in reality, this family is rude, ill-mannered, and duplicitous in front of Mama. Katrin's sending away for a HOW TO BECOME AN AUTHOR book ironically results in her receiving an "F" in Composition. The promise of excitement on a ranch soon turns into boredom and misery. And gentlemanly Mr. Hyde proves to be a cad skipping out on his rent.

Beyond the truisms, the author is arriving at something akin to the definition of wisdom, a wisdom Mama so often exhibited in spades. Wisdom is sticking to your principles and doing something that appears wrong even when you know it's right. Wisdom is being able to snatch the positive from an overwhelmingly negative situation. Wisdom is using the sword of simplicity to cut through something that appears hopelessly complicated. Wisdom is withholding judgment until all facts are known.

## Family and Love Trumps Material Wealth Every Time

The very title of the book, MAMA'S BANK ACCOUNT, focuses the reader on the issue of money. Over and over again, the novel emphasizes that material possessions and wealth should be valued in a clear, secondary position to family.

Examples are not hard to find. Mr. Hyde stiffes the family on rent, but Mama regards the man's introducing her children to literature as much more valuable than mere money. The family all agree to make sacrifices or get part-time jobs in order to pay for Nels' high school education. Mama refuses to accept Christine's factory wages because



Christine's factory job is robbing Christine of a chance to educate herself. The surgeon's greedy wife, price gouging an impoverished family, is given her comeuppance and tricked into bartering for free labor, with the "free labor"—the patient in need of the operation, Papa. Katrin reflects the upbringing given to her by Mama when she retrieves Mama's silver brooch by trading in her beloved graduation present. And Mama defends Katrin when she is discovered stealing candy from the drugstore, downplaying whatever economic injury done to the drugstore in order to protect Katrin's self-esteem and regard for herself.

By placing the family above material goods or money, Mama is able to proclaim that "all of it" - all the barely-afforded rent payments, all the doing-without, all the sacrifices - were "good," insofar that they struggled as a family, and emerged as a family.

## Mama's Triumph over Language

One of Mama's most obvious traits is her broken English and her difficulty in completely comprehending a situation or person because of this slight but significant language barrier. As Katrin states, "It was never easy for Mama to talk to strangers." In one sense, this is simple realism, a reflection of many immigrants' difficulties in learning English after years or decades of speaking another tongue. However, in a sense of the novel's larger meaning and what it intends to impart to the reader, Mama's lack of linguistic fluency can help in fact underscore the universality and power of her values.

For example, Mama's language fails her when she cannot quite understand the hospital's rules about no visitors when Dagmar falls ill, and she cannot convince the doctor otherwise, again due to her language barrier. She pretends to be a janitor, mopping the floor so that she can slip past the nurses' station undetected and finally visit Dagmar. Where language fails, the universal and common-sense scenario of a mother comforting her sick child succeeds.

Another example comes when Mama visits Winford. Katrin, in typical fashion for a girl her age, dreads the children making fun of her because of her mother. Implicit in this dread is Katrin's embarrassment that Mama is lower-class and doesn't speak English well, in sharp contrast to overly-prim Miss Grimes and her perfect pronunciation, or the non-immigrant, upper-class children with their native English. With a lesser woman, Katrin's fear may in fact have been justified. But Mama once again defeats language with doing and pretension with common-sense; as Katrin says, "Mama was always good at making folks comfortable." Appealing to everyone's chill in the cold school, Mama saves the day with coffee and hot chocolate, and then wows everyone with her Norwegian meatballs, slaying the students' and teachers' elitism and snobbery with the universal appeal of good food in a starving stomach. By the time Mama invites the children over, stoking their curiosity over her new baby, all ill feeling had disappeared, and a group of people divided by class, language, or circumstance had become one.



# Style

## Point of View

The point of view is derived from the same person - Katrin - who relays events in first-person perspective. Katrin is the narrator as well as a character in the narrative. However, point of view differs significantly depending upon the frame story versus the story proper. In the frame story, Katrin is a mature, adult woman, someone with the wisdom to deconstruct the past and extract valuable lessons and values from it. It is "adult Katrin" that guides the reader into taking something away from the fable-like episodes which comprise each chapter. Through adult Katrin's eyes, the reader is able to realize that Mama's Bank Account was a convenient fiction concocted in order to save the children from worry or fear. It is adult Katrin who also realizes the depth of Mama's optimism even after twenty or so years have passed, when Mama is able to summarize the past with the simple statement, "It was good. All of it," despite the poverty and hardships endured.

However, the majority of the book uses the point of view of "child Katrin." Adult Katrin sees through the eyes of herself as a young child. In this way, child Katrin misunderstands the world of the adults in many ways, learning valuable lessons and correcting the errors of her ways as she proceeds. The world is sometimes strange to Katrin, and parts of it are certainly unknown, as with the reality of Mama's Bank Account. This childlike point of view allows for child Katrin to not fully understand some of Mama's motives, behaviors, or values. In one way, the very point of the book is to re-examine and re-interpret Mama in the past, who was not fully understood back then, in order to appreciate her fully in the present.

## Setting

The setting of the book is 1920s San Francisco. Undoubtedly to many of the book's contemporary readers, this time was viewed with a great deal of nostalgia, and this feeling of nostalgia is very present throughout the book. This era represented a great high for America, the end of the European immigration period and a time of prosperity and opportunity. This prosperity would come to a sudden end with the Great Depression of the late 20s and 30s, and it is fitting that the author end her recollections before this tumultuous period to create an idealized and nostalgic picture of an immigrant family.

Mama loves America with its promise of the American Dream and abundant opportunity. This is an America where hard work pays off, where families and communities look out for each other, and where children can be anything they want to be, as evidenced by Nels becoming a doctor and Christine a nurse. It is a time of awe-inspiring technical innovation (Papa marvels at the idea of flying and even Mama goes flying), but also a time when old-fashioned, simple values matter.



San Francisco as this time is a "melting pot" of different cultures and ethnicities, though there is a fair share of elitism and racism, as evidenced by Miss Grimes and her upper-crumb school, Winford. As with Mama's various boarders, people have gathered to San Francisco from all walks of life, socio-economic statuses, and circumstances. The promise of San Francisco seems to be that if one is willing to work hard, be honest, and uphold common sense values, happiness and satisfaction is available in abundance.

## Language and Meaning

The author Kathryn Forbes uses simple, unadorned language in her recollections of the past, mixing present wisdom with the childlike ignorance and innocence of that time in her past to reveal truths about Mama. The narrator's tone is warm and nostalgic, and despite the family's poverty and difficulties, this was clearly a joyous time in the narrator's life.

Much care is taken to realistically imitate speech patterns. For the first-generation immigrants like Mama, Papa, and the Aunts, there are attempts to both incorporate accents (Mama says she is "Norvegian" instead of "Norwegian," intimating that Norwegians pronounce "w"s like "v"s), and arrive at a sense of broken English, where articles are dropped and other similar habits. Mama's frequent pronunciation, "is good," is a perfect example of this. Uncle Chris, who presumably is older and has even more of an accent, has the most pronounced broken English and accents, stating such things as "Vomen! Phh!" and "Gif dem oranges!"

Beyond the Norwegians, Miss Grimes' dialogue features words in italics, meant to demonstrate that she overly pronounces words in her capacity as both an English teacher in permanent instruction mode as she demonstrates proper pronunciation and diction, and as a snob who lords her master of English over immigrants.

## Structure

The novel is a story within a frame story. The frame story is the author (feigning reality) as a thirty-something-year-old woman recollecting her childhood and especially her Mama. Though only implied, the author intends to share with the reader the wisdom and values of her mother, truths revealed only through the passage of time and the author's own accumulation of wisdom and perspective. The bulk of the book, then, is the recounting of several episodes in the past.

The book is divided into seventeen chapters. Though the book is chronological and does depend somewhat on chronology, insofar that situations change as time passes, each chapter is episodic in nature. These episodes unravel almost as little fables. There is a presentation of a problem, danger, or other circumstance that threatens the status quo, be it Dagmar's sickness, Katrin being caught stealing candy, or Katrin failing to fit in at her new school. Mama then steps in to resolve the problem. By examining the way Mama solves the problem, the reader is able to learn a lesson or appreciate a value held by Mama. For example, Mama coming to the rescue at Winford with her coffee and





meat balls shows the reader that simple kindness, thoughtfulness, and hospitality can easily win the day. The revelation with Uncle Chris shows that there is sometimes more than meets the eye, and Mama's dealings with Aunt Elna show that compromise can produce the perfect solution to a seemingly impossible problem. The novel ends by returning to present day, in which an older Mama proclaims that all of her life was good, a simple but powerful affirmation of the lessons and values reflected in the story.



## Quotes

"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 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.'" (7)

"Outside, Mama told me: 'Dagmar is fine. No fever. I felt her forehead.'

'You saw her, Mama?'

'Of course. She wakened while I was with her. I told her about clinic rules, she will not expect us until tomorrow.'

'You won't try to see her again,' I asked, 'before then?'

'Why,' Mama said, 'that would be against the rules. Besides, I have seen for myself that all goes well with her. Papa will not worry, now.'

I swallowed hard.

'Is a fine hospital,' Mama said happily.

Then she clicked her tongue disapprovingly. 'But such floors! A mop is never good. Floors should be scrubbed with a brush.'" (17)

"We never knew just when Uncle Chris would descend upon us. One moment everything would be peaceful and quiet; then, without warning, there would be a stamping and a roaring and we knew that he was back in town.

We children would have to line up for inspection, and Uncle Chris's blue eyes, startlingly light against the blackness of his brows, would glare at us. Like as not, he would thump us sharply between our shoulder blades. 'Stand tall!' he would command. Then, 'You brush your teet' good?'

We would nod timidly.

'Oranges!' he would shout at Mama. 'Gif dem more oranges!'

Grumbling and snorting, he would go down to the wholesale district and send us up boxes of oranges.

'Sour old things,' Aunt Marta would complain. 'What good are oranges?'

Mama didn't know, but we children had to eat them.

Oranges, Aunt Sigrid said, were the only things Uncle Chris ever gave away, he was that stingy." (19-20)

"In those days, if anyone had asked Mama unexpectedly, 'What nationality are you?' I believe she would have answered without hesitation, 'I am a San Franciscan.'



Then quickly, lest you tease her, she would add, 'I mean Norwegian. American citizen.' But her first statement would be the true one.

Because from the moment she was to step off the ferryboat, confused and lonely in a strange land, San Francisco was to become suddenly and uniquely her own.

'Is like Norway,' the Aunts said Mama had declared.

And straightway she'd taken the city to her heart." (26)

"Possession of the attic made up, to some extent, for the misery of being alternately ignored and taunted by my schoolmates at Winford. For the very first time in my life, I had a place all my own. And for the first time in my life, I heard rain falling directly onto a roof. My attic skylight could be lifted up and held in place with a heavy piece of firewood. I would perch precariously on the sill and dream long dreams.

I would contemplate the rusty drainpipe that ascended the gloomy Karboe house next door. Only of course it wasn't a drainpipe, it was a trellis of ivy - and by such means would the young prince come to rescue the beautiful young princess held captive in the high tower.

I could gaze into our dreary empty backyard. Then the red geraniums that Mama had set out would become rare, exotic blossoms - and I could see a great white charger pawing at the broken pieces of pavement.

'Romeo - ah, Romeo!' I would whisper dramatically.

Sometimes Romeo would remain stubbornly silent. Or I would get tired of saying his lines for him. So then I would put the skylight back into place, bar the door, and read the vivid magazines that Miss Durant had given me to throw away. I had hidden them in the dusty niche formed by the floor joists." (45)

"We watched the doorway hopefully.

And Mama came in!

In her arms she carried two bulky newspaper-wrapped packages.

I rushed over to her, words tumbling from my lips.

'Christine already brought my rain things, Mama.'

Silently, desperately, I prayed: Please, oh, please, let Mama go back home before she finds out. If Christine had told! If the girls dared to laugh at my mother-

Mama smiled at me and walked right over to Miss Grimes and Mrs. Winford.

'You will catch cold,' she scolded gently. 'You need the good hot coffee to warm you up.'

Mrs. Winford laughed ruefully. 'What wouldn't I give,' she sighed, 'for a cup of hot coffee.'

Miss Grimes sneezed violently.

Mama clucked sympathetically. 'See now what I have brought. Wrapped in the newspaper to keep the warmth.' She herded us down to the tea table, smiled at Hester, Thyra, Mary, Madeline, and Carmelita.

She set her packages down. 'In this one - the hot coffee.' Mama brought forth our copper pitcher, fragrant steam escaping from it. 'And in this one,' she unwrapped the other package, 'is the hot chocolate for Katrin's friends.' [...]

Mama was always good at making folks comfortable." (69-70)

"Mama looked down at the tablecloth. 'But Dr. Johnson,' she whispered, 'says it is too serious an operation. He says it will take someone with greater skill - greater learning. A



- a specialist.'

'Well then,' Aunt Jenny said firmly, 'we shall have the Specialist. Excuse me a moment.' She went into the bedroom. When she came out, she was fastening the front of her dress and carrying a small chamois bag. She laid the bag on the table in front of Mama. 'There are five twenty-dollar gold pieces there,' she said. 'I have no need of them.' Mr. Thirkelsen looked at Aunt Trina. When she nodded, he jumped to his feet and pulled a long black leather purse out of his pocket and emptied it on the table.

'Thirty-six dollars and forty-three cents,' he said.

Mr. Thirkelsen was a bookkeeper and very exact.

Aunt Trina beamed at the Aunts.

'We have this fifty dollars put by,' Aunt Sigrid said. 'Of what good is it lying around?'

'Here is thirty-five more,' Uncle Ole said. 'No - please do not say anything. Tomorrow is my pay night.'

I had never seen Mama cry, but when she lifted her head that night and looked at the Aunts and the Uncles, her eyes were misty.'" (77-78)

"After my hiccuping and sobbing had stopped, Papa talked to me very seriously. It was like this, he said. I had wanted the graduation present. Mama had wanted my happiness more than she had wanted the silver brooch. So she had traded it to Mr. Schiller for the dresser set.

'But I never wanted her to do that, Papa. If I had known - I would never have let her - '

'It was what Mama wanted to do, Katrin.'

But she loved it so. It was all she had of Grandmother's.'

'She always meant it for you, Katrin.'

I stood up slowly. I knew what I must do.

And all the way up to Mr. Schiller's drugstore, the graduation present in my arms, I thought of how hard it must have been for Mama to ask Mr. Schiller to take the brooch as payment. It was never easy for Mama to talk to strangers.

Mr. Schiller examined the dresser set with care. He didn't know, he said, about taking it back. After all, a bargain was a bargain, and he had been thinking of giving the brooch to his wife for her birthday next month.

Recklessly, I mortgaged my vacation.

If he would take back the dresser set, if he would give me back the brooch, I would come in and work for him every single day, even Saturdays.

'I'll shine the showcases,' I begged. 'I'll sweep the floor for you.'

Mr. Schiller said that would not be necessary. Since I wanted the brooch so badly, he would call the deal off. But if I was serious about working during vacation, he might be able to use me.

So I walked out of Mr. Schiller's drugstore not only with Mama's brooch, but with a job that started the next morning. I felt very proud. The dresser set suddenly seemed a childish and silly thing." (92-93)

"My hours in the drugstore soon became my whole existence. I arrived early and stayed late. I learned so many things. About the bottle of hydrocyanic acid that was kept locked up because just one whiff of it could kill a person. How to mark the merchandise with the queer symbols that showed how much each item had cost wholesale. I learned how to make change and the rudiments of salesmanship. If someone bought a washcloth,



you immediately showed them the new soap display. Should they purchase calomel, you automatically fixed and wrapped up a bottle of citrate of magnesia so that they would not become something called 'salivated,' which had to do with teeth getting black and falling out.

It was not long until I was sure that I knew everything." (96)

"Mama pleaded and pleaded, but it didn't do any good. Christine remained serene and calm - but she kept on working. It was the first time one of us children had deliberately gone against Mama and Papa, and it was a strange and saddening thing.

I could not understand how Christine could hold out against the grief in Mama's eyes. But she did, going her own quiet way, getting up early to fix her own lunch, taking the streetcar to work.

She brought her first week's pay home and put it on the table. 'It is for you,' she said to Mama.

Mama looked at the heap of coins and shook her head sadly.

'I do not want it, Christine.'

'What's wrong with it, Mama? It's honest money. I worked hard for it.'

Mama shook her head again. 'It is not good money. It is taking away from you your youngness, your chance at an education. Better that you forget the job, my Christine, and go on to High with Katrin and Nels.'

But Christine only shut her lips stubbornly and left the money right on the table. And since Mama wouldn't touch it, it stayed right there. When I cleared and washed the table, I went around the money.

The money in the center of the table put a pall on all our lives. No one ever spoke of it, but always it lay there - a symbol of something that had gone wrong in the family." (124-125)

"But by five o'clock we had all returned and gathered in the kitchen to wonder why Mama wasn't home and our dinner ready for us.

Just as Papa had decided to telephone Aunt Jenny's to ask if Mama were there, we heard her quick step in the hall. She came into the kitchen in a rush, her cheeks pink and her eyes glowing.

'Papa,' she said, 'Papa, you must go flying. You must go with Mr. Kenmore next Sunday.'

I had never seen Papa look more surprised. 'You mean,' he said, 'that you would not mind?'

'So badly have you wanted to go,' Mama said. 'And you are right. It is wonderful.'

'But how-'

'Oh,' Mama said, 'I go up today to see if it is safe. Is all right now for you to go.'

And Mama could not understand why Papa and the rest of us laughed until we cried." (132)

"Then Christine began to laugh to herself. She laughed between the spasms of pain, while Mama helped her walk back and forth across the room, and she was still smiling when they wheeled her into the operating room, where she was safely delivered of a seven-pound baby boy.

When Nels came out and said that Christine was fine and that there was nothing more



to worry about, Mama's hands stopped trembling.

She leaned on my arm, though, as we walked down the hall to the glass-paned nursery. A nurse held up a tiny blanketed figure and Mama peered at the wrinkled, yawning little face.

'I think,' she said, 'he has Papa's nose. And - yes, he has Christine's mouth.'

'Oh, Mama! As if you could tell! He looks like a little boiled lobster.'

'Why, Katrin - he is a beautiful baby. As you were. All my children were beautiful babies.' My thoughts were back in Christine's hospital room.

'Five times,' I said wonderingly. 'Five times. And all you went through raising us-'

'It was good,' Mama said.

'How can you say that? Why, I can remember times, Mama-'

'It was good,' Mama repeated firmly. 'All of it.'" (146-147)



## Topics for Discussion

Chapters frequently end with Mama stating, "Is good." What is "good" to Mama? What does she value? What are the ideal circumstances she sees for her family?

Mama does not have a strong command of English. What does this do to the reader's perception of this character? What does it mean that Mama, time after time, has perfect solutions for problems even when she might not completely understand problems because of the language barrier?

Is the reader intended to learn or take away something from the episodes related? What is it? If not, what does the author intend in regards to the reader?

What is the importance of language in the book? List examples where language plays a crucial role in the narrative.

How do class differences factor in to the novel? Are such differences able to be resolved?

How does the author view the past? Matter-of-fact? With nostalgia? As tough times only redeemed by Mama?

In the final chapter of the book, Mama literally saves the life of her daughter Christine, and perhaps Christine's unborn child as well. Provide an analysis of how she accomplishes this task. What tactic(s) does Mama use? Why does Mama succeed where two doctors fail?