

You Can't Take It With You

Winnipeg, 2000

At the age of 81, Hilda Eckelmann was fast approaching the end of the road; a dry, dusty, lonely road. It was a crushing diagnosis that had come out of nowhere. Pancreas. Hilda had experienced no early symptoms. Now, grudgingly resigned to only a few more months of life in this world, the old miser had to make her final plans.

Hilda's stooped and wizened figure had become a familiar sight in her Transcona neighbourhood, slowly walking to the bus stop or corner store, cane in hand. For nearly eighteen years, she'd lived in a tiny, main floor apartment on Regent Avenue, near Madeline Street, in one of those old, depressing, three-story brick cubes. For her, despite what the building lacked in charm and amenities - it had none of either - and despite its disgusting smell and woeful record of maintenance, its low rent was more than sufficient compensation. Hilda had moved there after selling her house, following her husband Walter Zofco's death in 1982 at the age of 66. At the time, it was the cheapest apartment she could find, and she never tired of congratulating herself on paying so little.

Hilda grew up as an only child in a poor family. Her parents were immigrants who scratched out a life in the nineteen twenties and thirties in the East Kildonan area of Winnipeg. Her father worked as a common labourer most of his life, hiring on wherever and whenever he could. Once Hilda reached school age, her mother worked as a cleaning lady. It was a childhood of scrimping and saving and doing without. Right into her teen years, Hilda mostly wore used or homemade clothes. At home, it was only the bare necessities.

After many hard years, Hilda's parents were finally able to take out a mortgage on a small house, a plain, two-bedroom bungalow on Atwood Street, near Pandora Avenue in Transcona. When they passed away, in their late sixties, Hilda inherited the house. By then, Hilda had been married to Walter for eleven years. The two immediately moved into the parental home, together with their only child, a son Karl, who was ten years of age. Walter was three years older than Hilda. He had served overseas in the Second World War and carried shrapnel in his lower back as a permanent, painful record of that experience. He earned a living servicing furnaces and boilers. Soon after moving into her parents' home, Hilda joined the work force herself, beginning a nearly thirty-year period of part-time work, first in the grocery department of Eaton's downtown, and later in lost-and-found at Sears.

Unfriendly and miserly. That's the candid description of Hilda people would give who had crossed her path, especially in her older years. Certainly she was a woman of few words, with a cold and stern bearing. She had few friends, kept her own counsel and asked nothing of others. As to her long-standing reputation as an out and out miser, it was hard to contest that point. Frugal behaviour that may have been necessary in her mother's time, was something quite different in Hilda's case. In fact, any need for her to live a severe, penny-pinching lifestyle, fully disappeared when she married Walter Zofko. He earned a dependable, decent wage and dutifully paid the bills. Nevertheless, Hilda's strict childhood habits and tight-fisted upbringing remained with her all her life. She was a carbon copy of her mother in the way she ran her home with Walter and Karl. To minimize the gas and electricity bills, the thermostat was set at 67 degrees in winter, and only a minimum number of lights were ever kept on. Teabags were re-used two and

three times. Aluminum foil was virtually never discarded. Hot baths served two people in succession. And above all, nothing was ever purchased unless absolutely necessary, and then, only at the lowest possible price.

This unflattering picture of Hilda's parsimonious ways, while entirely accurate, ignored an important positive quality she possessed. Honesty. She was as honest as the day is long and would never have taken anything that wasn't rightfully hers. Of others around her, she carried a constant suspicion and mistrust. From them, she expected very little. Simply to be left alone with what was hers, to do as she saw fit.

Hilda's dedicated accumulation of money really began in 1957, after her mother passed away. At that time, together with Walter and Karl, she moved into her parents' small house. Of her parents' lifetime accumulation of furniture and possessions, they kept whatever they needed and sold the rest. One particular item was much coveted by Hilda, and had been since she was a child. This was a handsome, antique Kingwood tea caddy, twelve and a half inches long by five and a half inches wide by four and a half inches high, with the original metal handles, lock and key. It had been handed down from Hilda's grandmother to her mother and then to her. Hilda's mother had kept her few items of precious jewellery in the box as well as an assortment of odds and ends.

The old tea caddy instantly became Hilda's secret safe-deposit box, whose first deposit was the small inheritance from her mother, which she had immediately converted into cash. Since the house was mortgage free, Walter gladly assumed all maintenance costs and family bills. Hilda was free to do as she saw fit with the money she earned from working, as well as the small monthly allowance Walter provided. Since she spent very little, the box steadily began to fill. Every accumulation of a hundred dollars saw another hundred-dollar bill placed carefully into the box. The box was hidden beneath the floorboards in the finished room in the basement, in the same place her mother had hidden it for years.

The growing stash of money received its biggest surge when Walter passed away in 1982. Hilda was left a small payout from Walter's life insurance policy, and to this was soon added the revenue from her sale of the Atwood Street house. These funds were wholly redeemed in cash by Hilda, in hundred-dollar bills, and were immediately stacked in four neat piles in the tea caddy. When Hilda moved into the spare, low-rent apartment on Regent Avenue, she was sixty-three years of age. She continued her part-time work for two more years and then retired at 65. Every month from then on, she received a small, Canada Pension Plan payment, as well as the standard Old Age Security. Even with such a meagre income, so frugal were Hilda's living habits, that she continued to put money away to the end of her life, periodically sliding the tea caddy in and out of its hiding place beneath her bed.

In August of 2000, when Hilda Eckelmann learned she had no more than a few months to live, she had to face a very difficult and frightening time. And she had to do so alone. Her husband had been gone for eighteen years and she really had no close friends to speak of. There was her son Karl, but she had been estranged from him for many years. After Karl moved to Toronto, in 1977, there had been virtually no contact with him. As far as Hilda was concerned, Karl was an ungrateful, unworthy son, who had done nothing but take, take from his parents, without so much as a word of thanks. As a real-estate agent in Toronto, he'd earned more money in his first five years than his father had earned over his entire lifetime. Yet he had never done a thing for his parents, not so much as lifting a finger. Hilda hadn't even spoken to him in years. She did

speak to her sister-in-law, Daria Zofko-Melnyk, once in a while, but they had never been good friends, even when her husband Walter was alive.

What should she do about the Kingwood tea caddy, filled to the brim with cash and snugly hidden under her bed? By then, it contained more than four hundred thousand dollars. There wasn't a single person in the world to whom she felt inclined to leave even a dollar. Certainly not her son Karl, who deserved nothing. She had no other living family members and, other than Daria, neither did Walter. Daria had largely been removed from her life with Walter, uninterested and uninvolved. Only on rare occasions, like a fiftieth birthday or a twenty-fifth anniversary, had she and Walter invited Daria and her family to their home. Daria had politely reciprocated to the same minimal extent. Daria had never really liked Hilda or even accepted her, Hilda knew that well. Whether it was because Hilda was frugal and efficient, or because of the way she ran her home, or whether Daria simply resented her for Walter's loyalty and devotion, it made little difference. Daria was hardly someone Hilda felt like leaving money to in her will.

No acquaintances from her work days warranted even a second thought. Not a single one of them had ever shown her the smallest act of generosity. Even if there had been someone, how much of what she left would go to the government? To crooks like Mulroney and Chrétien? It wasn't going to happen. Not from her.

As for charities, why should anyone she didn't even know benefit? From all those unwavering years of efficient planning and budgeting... From her discipline and determination? People were all the same. They all had their hands out. They'd take whatever you gave. None of them deserved a cent.