

## ... FB FACTS &amp; COMMENTS ...

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Each year at Christmas we try to publish a newsletter that we distribute largely via e-mail, addressing a Christmas theme and some selected fiscal topics. For the "Christmas theme," we usually try to include something written by someone – that, to me at least, reads in some inspiring, practical way that is associated with the season. We do this again this year, but we talk very little, this time, about the financial side of Christmas. The story that follows here touches ever so slightly on the issue of "refugees" – topical, I think, these days. Enjoy!

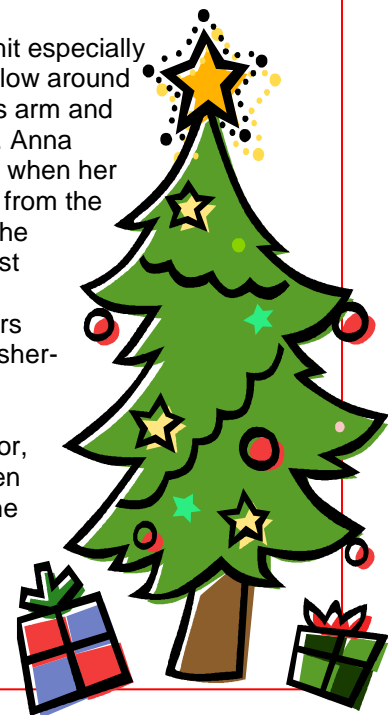
### **The Worker from a Foreign Land - A Modern Legend of St. Nicholas – written by Willi Fährmann**

It happened over a hundred years ago. At that time, little villages along the Rhine and Ruhr grew into sprawling cities within the space of a few years. People came from far away to find work and bread in the mines and ironworks. Many of them were at home in foreign countries such as Italy and Poland. They had only a poor understanding of the German language and found it difficult to adapt to life in a new land. If the men were strong, young and healthy, they soon found jobs. But though they worked twelve, sometimes even sixteen hours every day, their pay was hardly enough for a decent living. Accommodation was scarce and expensive, and if a doctor had to be called, it cost a lot of money. If the father of the family became sick, he lost his job and soon hunger knocked at the door. It was a hard time for all working people, whether Germans or foreigners.

The Petri-Valli family, who had come three years earlier from Bari in southern Italy, were hit especially hard. One stormy November morning, Nanni Petri-Valli, the father, pulled his peaked cap low around his ears, packed his leather bag with slices of buttered bread, clamped his lunch under his arm and set out for the ironworks. His children – three girls, the oldest just ten – were still sleeping. Anna Petri-Valli had just set the kettle on the woodstove to boil and was getting breakfast ready when her husband was carried in, unconscious and covered with blood. The storm had ripped a tile from the roof, which had hit Nanni Petri-Valli on the temple. For two weeks he lay in the hospital. The wound itself healed quite quickly but Nanni remained peculiar, speaking only in half, almost unintelligible sentences. He seemed, as people said, to have gone out of his mind. The hospitalization costs devoured everything the Petri-Vallis had managed to save in the years before; it had been little enough. To be sure, Anna Petri-Valli did get several jobs as a washer-woman, but she could not make ends meet with the few coins she received for this.

"If only I could scratch together enough money for the journey home," she told her neighbor, who was looking out of her window on the other side of the narrow street, "then my children would not have to grow up like savages! And Nanni could sit out on the stoop in front of the house in the sun, or perhaps lend a hand to the cowherds in the mountains. You see, he always had a good way with animals."

"Where's your home then, Anna?" the neighbor asked.



"In Bari!" Anna Petri-Valli replied. And she raved about the beautiful town on the wide sweep of the Mediterranean; about the clear blue sky and the kinsmen who spoke her mother tongue.

"Bari," she said, "Bari is famous!"

"I've never heard of the place. The name doesn't ring any bells for me," laughed the neighbor mockingly. "The great renown of that dump must not have travelled too far!"

"You have never heard of St. Nicholas?" replied Anna indignantly.

"Why? Of course I've heard of St. Nicholas – every year we celebrate his feast day! The children are already looking forward to it!"

"St. Nicholas is buried in Bari. He is the patron saint of the town." Anna announced. And into her mind came the glorious Memorial Chapel with all its gold and white marble. The memory overcame her and made her sad. "Then *he* should help you – your St. Nicholas!" said the neighbor deridingly and shut her window.

**On this day**, Anna Petri-Valli washed laundry at the Baumaiers. She liked going there. Even though she only got her three-*Mark* pay, as she did everywhere else for her long day's work, Mrs. Baumaier sometimes gave her clothing which her own children had outgrown. Occasionally, she had her cook give Anna some food for the Petri-Valli girls. That was no sacrifice for the Baumaiers – they were the owners of the large local brewery. But Anna Petri-Valli could use any help she could get.

That afternoon, Anna stood in the cellar scrubbing the clothes and singing in her deep alto voice. Whenever homesickness came over her, she began to sing sad Italian songs, hummed under her breath into the steam and mist, but sometimes also cried out loudly and plaintively against the damp walls. Klaus Baumaier, a small, pale boy of about ten, crept out each time to the steps in the yard, where the vents were opened wide so that the clouds of hot steam could escape from the laundry. The boy stood transfixed and listened, entranced by the singing until Anna ran out of breath or his mother fetched him back into the house.

"You're a good boy;" Anna would say, whenever the clouds of mist in the air were blown out of the cellar for a moment by a gust of wind, and she saw the little boy standing on the steps.

On this day too, Mrs. Baumaier caught sight of the boy on the cellar steps and wanted to fetch him back into the house. To be sure, he had put on his coat, wrapped his blue woolen scarf twice around his neck and pulled his stocking-cap well over his ears, but the early December days were cold and wet and Mrs. Baumaier was afraid that her darling would catch a cold at the drafty cellar entrance. She ran across the yard, when suddenly a mischievous gust of wind swept a torrent of sleet and rain from the sky. Together with her child, she sought shelter in the laundry room. Anna Petri-Valli had neither seen nor heard them come in. The washing was boiling in the big iron boiler, the water was seething and hissing and the metal lid was clattering. But all these sounds were drowned out by Anna's loud singing echoing off the walls. Each of the short verses ended with the cry "*San Nikola! San Nikola!*" It rang out so violently in the low cellar that Klaus was frightened and clung to his mother.

The singing broke off. Anna started and was about to apologize.

"There's no need for an apology." Mrs. Baumaier assured her. "What was the sad song you were just singing?"

**For the first time**, Anna Petri-Valli the washer-woman and Viola Baumaier, wife of the owner of the brewery, entered into a longer conversation. Anna told about her husband, Nanni, and his misfortune; about her worries, about Bari, and about St. Nicholas, whom she had called on for help since she no longer knew where to turn. Mrs. Baumaier scarcely said a word. She was shocked at the fate of this woman, who for over a year now had been coming once a week to do her laundry and about whom she had so far known nothing, except that she had a few small children and possessed an unusually deep alto voice. The snowstorm had long since passed when Mrs. Baumaier took her darling by the hand, said "good-bye," and left the washer-woman, adding, "Anna I don't know whether or not St. Nicholas will help you, but I will certainly think about what we can do for you ourselves."





Anna went home that night as if on clouds. She had the usual three *Mark* in her pocket and a pot of hot soup the cook had given her, carefully wrapped in a cloth. But it wasn't the soup for her children which made Anna happy. Instead, it was Mrs. Baumaier's last words, which had awakened exaggerated hopes in her.

"I will think about it, I will think about it," Anna hummed to herself. No one would have guessed from her light, dancing step that she had just finished a ten-hour day washing laundry. But the days passed and not a word did she hear of what all the thinking had come to. Perhaps Mrs. Baumaier had forgotten about her washer-woman, what with all her other pre-Christmas commitments – after all, Anna was not the only one in need. But her darling, little Klaus, wouldn't stop asking about all he had heard in the laundry cellar that day.

**And then it was December 6<sup>th</sup>.** As long as they could remember, the Baumaiers had invited their relatives to celebrate with them on this day. The Küppers who owned the big millworks came, and the Daniels, who owned twelve mighty ships on the Rhine. Even the grandparents did not shrink from the long journey to spend St. Nicholas Day with their children and grandchildren. The highlight of the celebration was the visit of the holy St. Nicholas himself, who, enveloped in the magnificent robes of a bishop, drew presents from his sack and asked each child to recite a little verse for him. As in previous years, Uncle Küppers played the holy man because he possessed the most beautiful bass voice. Everything ran its usual course until Klaus' name was read out of the fat book. Instead of reciting his verse, Klaus did something that had never happened before at the Baumaiers: he asked the mighty St. Nicholas a question.

"Do you know the Petri-Vallis?" the boy's voice was hoarse with excitement.

"The Petri-Vallis?" answered St. Nicholas gropingly.

"Yes, they come from Bari where your grave is! You must know them!"

Mrs. Baumaier hurried to help the hard-pressed Saint and said,

"My dear, St. Nicholas comes to every family in which there are children. Also to the Petri-Vallis."

But Klaus was in no way satisfied. In the interval, St. Nicholas had recovered his poise and was paging through his book.

"Yes, my boy, of course I know the Petri-Vallis from my town of Bari, but I can't find their names that quickly in my thick book. Perhaps you could tell me what I should know about them. Have the Petri-Vallis insulted you or hit you?"

"No, no!" the boy energetically contradicted. And then he retold everything he had heard in the laundry – yes, sometimes even employing Anna's own quaint German expressions.

Long before the boy finished his tale it was deadly quiet among the listeners in the festively decorated room.

"Now I will tell you a story," the holy St. Nicholas responded.

"When I was Bishop in Myra, Turkey, there were three girls living alone in a hut at the edge of town. They were very poor so I collected money from my acquaintances and went to their little house one night. The girls had washed their stockings and hung them up to dry on a line in the window. I put gold pieces into each stocking. The girls made good use of the money. They started a small business in town, which provided them with a



livelihood. That's why, even to this day, children still hang up their stockings or place their shoes in front of the door on St. Nicholas Eve, in hopes that St. Nicholas will put something in them."

"But how are you going to help the Petri-Vallis?" the boy asked.

"Me?" St. Nicholas answered, "Isn't your name also Nicholas, Klaus?\* And haven't I shown you often enough how one can help?"

**No sooner** had St. Nicholas left the Baumaier family than the boy got his white porcelain piggybank from his room and smashed it to pieces before the eyes of his relatives with one single hammer. Grandfather and Grandmother, Aunt Küppers, Uncle Daniels, and even Mr. Baumaier and his wife added to the collection on the table, which gleamed with gold pieces. Uncle Küppers had come back into the room in the meantime. He sat quiet and thoughtful amidst the circle of relatives. When the children had been sent to bed and Mr. Baumaier had had wine of a good vintage brought up from the cellar, Grandfather teased his son-in-law saying,

"That little Klaus really made you squirm, didn't he?"

Mr. Küppers answered with unexpected vehemence, "Klaus has held a mirror to all of us. He has helped the Petri-Vallis. The family will be able to travel back to Bari, and will presumably have enough left over for Mrs. Petri-Valli to get a good start in her homeland. But there are many Petri-Vallis in our country – far too many – and we all must ask ourselves whether it can stay that way." Far into the night there followed long and heated discussions on a theme that had always been taboo among the Baumaiers. Discussions about hunger and need, poverty and justice.

It is said that on that night a minor seismic tremor shook the town of Bari. The earth moved just enough that people said, "*San Nikola* has stirred in his tomb!"— for joy, you see.



Translated from the original German by Derek Wardle.

\*Translator's note: Klaus is short for Nikolaus, the German form of Nicholas.

### **FB FINANCIAL & Associates . . .**

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Associates work together to provide full financial, business succession and estate planning services to clients. We assist both corporate and individual clients to identify and address their specific needs, goals and objectives.

We collectively bring to client discussions a broad expertise and perspective which is not limited to "financial" matters. When encountering circumstances where clients are working with a number of advisors not possessing a comprehensive appreciation of their situation, we actively work with the client to recommend and coordinate the advice of additional advisors – thereby ensuring an integrated approach to clients' needs. This approach results in recommendations based on a coordinated, ethical and informed perspective.

As always, we hope that your Christmas and seasonal celebrations are incredibly warm and fulfilling this year – and that your new year brings exciting things for you and your family and friends – and that, somehow, with all that always seems to be going on in the world, we can learn to appreciate each other, to help and support each other – and to listen to each other.

**MERRY CHRISTMAS &  
HAPPY NEW YEAR!!**

