Short Story set in the Late 1920s

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The Crash of 1929: A Novella

by

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For the ones

who have always

believed in me

Thank You.
The year was 1929.

I was sixteen years old and happier than ever. I had red hair, pulled up in a curly bun daily to keep it out of the way. My best friends and I call my uncle’s diner our hang out spot.

Not a care in the world we had. We didn’t worry about a single thing outside of what teenage girls worried about. Our hair, our clothes, and boys; those were the only things that crossed our minds.

Never did it ever cross our minds that we would one day live through the economic downfall of America’s 1930s.

It was October; and very, very chilly. Janet, Antoinette, Margaret, and I were heading to my uncle’s diner, where we all hung out after school every day. Margaret and I worked there part time as waitresses, while Janet worked next door for the seamstress who tailored the clothes for the neighborhood. Antoinette wasn’t allowed to work. Her father said that they were well off and he didn’t want his teenage daughter working.

We ran towards the front door, our trench coat jackets flapping in the wind. The four of us held onto our schoolbags tightly as the wind began to pick up. Reaching the door, Janet flung it open and we rushed inside.

My Uncle Tom sat behind the counter, a huge grin on his face. He had short brown hair, and a full beard. He was in his 30s, the youngest of my father’s brothers. He wore a pressed white shirt, blue pants, and a black waist apron.

“Well if isn’t my favorite girls!” he said happily as we began to fix our windswept hair.
“Hello Uncle,” I answered for everyone. He reached under the counter for a few glasses and poured each of us a root beer. After hanging up our coats, we took our seats at the counter and started sipping on our drinks.

“How are you girls today?” he asked. Uncle Tom was like everyone’s best friend; and since he had no kids of his own, he treated us girls like we were his own.

“Great!” said Margaret. Usually the quiet one, she wore quiet clothes and kept her hair long. For her to answer so happily really meant she had a great day.

“So what happened?” Uncle Tom asked, his eyebrow raised.

“I got the highest grade on two of the tests we took last week,” she replied with a huge smile. Oh, did I mention that Margaret was the smartest of the four of us?

“That’s amazing!” Uncle Tom answered. “That deserves a sundae!”

We all smiled. Uncle Tom didn’t usually give away free sundaes, but if one of us did something that he thought was amazing, we got one for free. I had gotten one for painting the best picture last school year.

Uncle Tom made the sundae just like Margaret liked it: vanilla ice cream, hot fudge, and lots of peanuts. He placed it in front of her and she gave him a huge smile. Before she could even take the first bite, the three of us started rustling in our schoolbags for some money.

“Looks that good, does it?” Uncle Tom asked as he placed three dishes on the work counter.

“It really does!” Janet said. Margaret giggled, and she took a small bite of her sundae. Margaret had deep set green eyes, and brown, kinky curly hair that reached just to her shoulders. She was dressed in her favorite pale blue school dress.
In about five minutes, we had sundaes placed in front of us and we placed our money on the counter. Uncle Tom rung up our treats and gave us back the proper change. He then stood behind the counter, arms folded with a smile on his face.

“Did you girls know that there’s now vending machines for soft drinks?” he asked.

Janet looked up from her ice cream. “I heard about that!” she said happily. “Daddy’s got one installed at his store.” Janet was sixteen, but she still acted like a six-year-old most of the time. She had wavy, dirty blonde hair that was cut into the “flapper-style” that everyone was sporting these days. She had hazel eyes that smiled when she did. Her father owned the local general store that was just a block away from Uncle Tom’s diner.

“Oh really?” Uncle Tom questioned.

“Yep!”

“My Dad’s got one too,” Antoinette piped in. Her blonde hair was cut like Janet’s, but was kept a little longer. She had brown eyes that were so dark that you couldn’t see her pupils. Her father was the owner of a car lot chain that spread through the whole state.

“On a car lot? Well, that sounds like John,” stated Uncle Tom. “He always wants to have the latest thing.”

“Mom said the same thing,” said Antoinette.

We finished with our sundaes and got up to leave.

“You’re just gonna leave?” Uncle Tom teased. “Well, I guess you girls need to go help out at home.”

“Yeah,” I answered. “And do our homework.”

“Don’t forget to do it now,” he said. “You girls need to prove to people that girls can finish high school.”
“Don’t worry about that Uncle Tom,” I said. “We will.”

He smiled and waved to us as we put on our jackets. A few more customers walked in and we grabbed onto the open door. We all said goodbye in unison and headed back out into the windy day.

“I’m home!” I called out when I closed the front door.

“I’m in the kitchen honey,” my mom called back.

I hung up my jacket and removed my shoes. I took my bag to my room and was instantly embraced in a hug.

“Rosie!” my 4-year-old brother squealed. Jack was always happy to see me. He was one of three of my younger brothers. Being the only daughter, and the oldest, I’m always looked on as the responsible one. My mom wanted me to stay home and learn all of the household chores; but my dad wanted me to finish high school. He didn’t finish high school, so he wants us kids to accomplish what he didn’t.

Antoinette’s father, John Novak, got dad into the car business when they were young. Dad owns a car lot downtown and makes quite a bit of money when people cash in their stocks and buy a new car; but that’s only during the good months.

“Hi Jack,” I answered him. I offered him my hands and he raised his arms towards me. I scooped him up and headed for the kitchen.

“There’s my girl,” my mother said as I walked in. “You went to see your uncle today, I presume.”

“Yeah,” I answered her. “The four of us had sundaes.”
“I hope you didn’t ruin your dinner little lady,” she told me as she stirred the stew in the pot. “I worked hard to make sure we had enough to eat tonight and since you don’t eat anything that’s been left out for too long, you better eat your food.”

I nodded. “I know Mom,” I groaned. “I’m still hungry, don’t worry about that.”

She laughed. “You are so your father’s daughter,” she smirked. “You love to eat and you love to make people happy.”


“S-st-t-t-op-p-p,” he giggled as he thrashed around in her arms.

“How does eating have anything to do with being a big sister?”

I turned around to see my 12-year-old little brother behind me. Paul was always being sarcastic with me. He listens carefully to what everyone says and then makes a witty comment. Mom and Dad always joke and say that he’ll make a good office manager one day. Mostly because he doesn’t show very much emotion when he’s dedicated to a job.

I placed my hand on my hip and started in on my informational tone. “Well I just don’t know Paul,” I said. “Eating does allow me to live and not dying is a good way of being a good big sister.”

My mom chuckled. She sometimes found mine and Paul’s fighting annoying, but we could usually make our arguments entertaining to listen to.

Paul opened his mouth and then promptly closed it. “I have nothing to say to that.”

“Score!” I cheered. “Rose 125, Paul 119. I’m winning.”

My little brother raised his eyebrow. “You’re keeping track? You’re keeping track of how many times you’ve won in our little fights?”
“Yeah,” I retorted. “But only since the first of the year. After our argument on New Years Eve, I wanted to keep a count so that we would know who won at the end of the year.”

“You kids are so childish sometimes,” my dad said as he walked into the room. Standing at 6’2”, my dad was almost a foot taller than me. His dark hair was cut against his head, and his blue eyes were cloudy from years of work. He wore his grey suit and a navy blue tie that I had bought him for his last birthday.

“Well, we are kids Dad,” Paul said as he walked over to our mom. “What’s for dinner?”

“Vegetable stew,” she answered. “And if you’re going to just stand here in the kitchen, I would prefer you go set the table.

Paul groaned, but he grabbed the stack of bowls and spoons and headed for the dining room. I looked over at my mom.

“He is so unpredictable,” I stated.

“He’s your brother,” my dad answered with a smirk.

The days began to get colder and colder as the month dragged on. The leaves changed colors: the light greens we had become accustomed to, were now glowing with golds, browns, oranges, and reds. The trees stood firm in the October wind, and people began to bundle up as much as they could.

The days went on as usual. We went to school and learned arithmetic and writing skills. Then we either spent our time together having fun, or at work to make some extra pocket change. After we’d finish up, we’d head home. The next day would follow the same pattern.
Life in the Kendall home had begun to mellow out. When fall rolled in, all of us kids would begin doing more inside activities. The boys would play with the toys and games that had been forgotten all summer, while I helped Mom sew new winter blankets.

October was half over and we were happy.

And then came the darkest days of our lives…

October 23, 1929

I walked with my friends to school. We were all excited, because it was Tuesday; which meant we had music class today. Our teacher had told us that we would have a guest in class today, a performer who was a very good violinist. We knew we were in for a treat.

The day went well; and after getting to shake the musician’s hand, we went back to our classroom. There sat our teacher Miss. Smith, with the radio on her desk. When she noticed that we were all coming back into the room, she quickly turned the radio off. After everyone had taken their seats, the principal came to talk to her.

Miss. Smith slowly got up and walked to the door. “Please stay in your seats students,” she told us with a shaky voice. “Please take out your composition books and start in on the next chapter.”

She left with Mr. Goodstein, her head down. After they had slipped into the hallway, we all began to whisper to each other.

I leaned over my desk and tapped Janet on the shoulder. “What do you think’s eating her?” I asked her.

“I have no idea,” she responded before looking over at the others.
“I hope she didn’t do something to get her fired,” Margaret said worriedly. “What if Mr. Goldstein asked her to leave the school? That would be terrible.”

“Miss. Smith is a pushover,” Antoinette stated. “But I don’t think she’d do that so easily.”

We all agreed with silence.

“Maybe someone framed Miss. Smith?” Margaret suggested. “Or double-crossed her into something bad. Oh dear.”

Janet fanned Margaret with her book. “Calm down Margaret,” she said evenly. “Miss. Smith is going nowhere. She’s not in trouble. If she was, do you think Mr. Goldstein would have looked so calm?”

Margaret hung her head and we all nodded. Janet held a good argument. The door began to open and the room fell silent.

Miss. Smith returned, with Mr. Goldstein right behind her. The look she had on her face was like she just saw a baby turtle being eaten by a seagull. Or maybe even a dog getting hit by a car.

“Class,” she said quietly. “Mr. Goldstein would like to speak to you.”

Mr. Goldstein was a tall man. He stood very grandly, with a chiseled chin and broad shoulders. He had short, dark hair that just touched his eyebrows. His nearly black eyes made him look intimidating. The dark suit he wore was neatly pressed and didn’t look like it had ever been worn.

“Students,” he began in his deep voice. “I am here to inform you of an unfortunate event. Your teacher, Miss. Smith, will be leaving as of the end of the month.”

There was a collective gasp throughout the room. We really didn’t expect our speculations to be true.
“Miss. Smith must go to care for her mother in New York,” he stated. “So, as of the first of November, the students of this class will either have a new teacher, or you will have to attend a different school.”

Worried gasps and rebutting comments filled the room. Margaret actually started to cry. Miss. Smith pressed her lips together and tried very hard not to follow her.

“I’m sorry students,” Mr. Goldstein said. “I will be sending down letters for you to take to your parents this afternoon.” He nodded to Miss. Smith and then made his leave.

The classroom noise subsided when Miss. Smith raised her right hand. The only noise left was Margaret’s soft, hiccupping sobs that she couldn’t seem to stop.

“Margaret,” Miss. Smith said sweetly. She walked over to Margaret’s desk, her curly blonde hair bouncing on her shoulders. She squatted down to Margaret’s eye level and set her light blue eyes on Margaret’s dark green ones.

“See here Margaret Ann,” she said playfully. Margaret giggled at Miss. Smith’s southern accent and the use of her middle name. “This isn’t the end. Just because I leave and go somewhere else doesn’t mean that y’all miss out on an education. Yes, it does mean you may have to go to a different school, but that doesn’t mean it’s over. Be strong Sweetie. Things’ll work out.”

Margaret nodded and wiped the tears from her face. She was the smartest of all of us, and the only one who begged her parents to let her get an education. Her parents wanted her to stay home and help take care of her 5 little brothers and sisters; but Margaret was determined. It took the whole summer, but they finally let her attend high school with us last fall. With Miss. Smith leaving, it made it harder for Margaret to believe that she would get an education. Miss. Smith was the only teacher that Margaret had ever confided in.
Miss. Smith patted Margaret’s hair and stood up. Being only 24 meant that she knew the hardships us teenage girls were experiencing. She knew that we struggled to get an education to help us through life. She had told us that was her whole reason for becoming a teacher. She wanted to make sure that as many young adults as possible were able to get at least a high school education.

“Okay class,” she said with a smile. “Let’s continue on with our lesson.”

I took out my book and focused on the chalkboard. If this could possibly be one of my last classes, I was going to make the most of it.

I opened the door to my house that night to a very different world. It was like all of the air in the house had been sucked out and left nothing breathing in its wake. I was scared; more scared than I ever had been in my life.

I walked into the living room to see my mom and dad. Dad was in his armchair, his elbows on his knees and his soft hands tangled in his unkempt hair. He shook his head from side to side, and I could hear a light moan. My mother sat across from him, facing away from me. I couldn’t see her face, but the way she sat told me she was upset.

My dad raised his head and looked right at me. “Rosie,” he said softly. My mom jumped and turned to look at me too. I was stunned to my spot, scared stiff.

“Come here Rose Petal,” my dad said, motioning towards the armchair right next to his. Our living room wasn’t shabby, but it wasn’t grand either. The walls were a light color, and all of the furniture was from the 1890s. The armchair my dad claimed as his was his father’s, and the one I sat down in was my grandmother’s.
“What’s going on?” I asked worriedly. “Did someone get hurt? What happened?” My voice was small. I didn’t even know it could get that small.

“Sweet pea,” my mom said. “No one’s hurt; but something did happen.”

My dad sighed and ran his fingers through his hair again. When he was done, he faced me again with his brown eyes.

“Rose,” he said. Now I knew this was bad, because he didn’t call me Rose unless he was telling me bad news or scolding me.

“You know how I bought those stocks two months ago?”

“Yeah Daddy,” I answered.

“Well, today the market plummeted,” he told me in a wavering voice. “If I cash my stocks out now, I wouldn’t even break even on what I paid for them.”

I was shocked. My heart started beating really hard. Daddy used his savings to buy those stocks. He did it so that when he cashed them out, we could live comfortably. So that we weren’t standing at the front door every day to know if someone had bought the car that would put food on the table for the next week.

“So…” I prompted. “…what’s going to happen now? What are we gonna do?”

My dad sighed. “We’re going to wait and see if the market comes back up. If it’s not up in two days, I’m going to cash them out.”

I nodded. “What’s going to happen to us?” I choked out. I didn’t realize that I was almost crying until I spoke those words.

Dad reached over and lifted up my chin with his hand. “We’ll be okay Rosie. We will. No matter what happens, we’ll all be together. And we’ll make it. I promise.”
Again, I nodded. My dad stood up and offered me a hug that I took gratefully. I always loved the feeling of being in his arms. He makes me feel safe. Safe from the sad events; safe from even the world.

October 28, 1929

Today was a terrible Monday.

I wish I could say that it was bad, because my little brother put pudding in my hair. Or that I realized that I switched books with a student in the grade below me when he bumped into me in the halls. Or that when I asked my mom to help me take the pudding out, she used a fine comb to do so and took most of my hair out.

No, that’s not what made this Monday horrible. That’s what had made yesterday horrible.

Today, Monday, October 28, 1929, is the day that we all had been dreading. Daddy had left the lot with his employee, Henry, and had gone to find out how the stock market was doing. When he arrived at the bank to ask his favorite bank teller about the market, he got horrible news. He told Daddy that if he didn’t sell his stocks as soon as possible, that he would get none of the money back.

Daddy had planned to sell his stocks on the 25th, but he decided to wait a little bit longer; praying that the market would come up. But it didn’t; and Dad was really upset.

He came home today and told us that he sold the stocks he had bought before. He only got a fraction of what he had paid for the stocks with. He was nearly in tears, and went straight to his bedroom after telling my mother and me.

The life savings that my parents had been keeping since I was a baby was gone. The money left was pocket change compared to what there had been.
“It’s time to move forward now,” my mother said. “We can’t sit here crying anymore. We need to be grateful that we even got any of the money from the stocks.”

She didn’t know, but that was so extremely true.

October 29, 1929

I wish that today hadn’t happened. I really wish it hadn’t. It started off gloomy, and ended the same way yesterday did: in tears.

The day was normal, until after school. We all went home right after school, to make sure our homework was finished. Around 5 o’clock, there’s a knock on the front door of my house.

Being done with my homework, I had been playing a game with my 8-year-old brother Bobby. He jumped up at the sound of the knocking and yelled, “I’ll get it!” as he ran for the door.

I, naturally, got up and followed him to the door. I wasn’t prepared for what I saw.

My best friend Janet was standing on my doorstep; tear stains all over her face. She was so pale, that her blonde hair stuck out like a sore thumb. Her hazel eyes looked at me desperately.

“Janet,” I gasped worriedly, pushing my brother out of the way. “What’s wrong?”

Janet hiccupped. “Daddy…he didn’t get to sell back his stocks on Friday…and he was really busy yesterday, so he went this morning…” she broke into a quiet fit of sobs.

“Bobby. Rosie. Who’s at the door?” my mom called from the kitchen. Bobby started walking towards her voice.

“It’s Janet Mama,” he answered as he turned into the kitchen.

I looked at Janet. I was trying to keep from being frantic, but it was hard. I was worried and scared. I don’t like suspense like this.
Janet lifted her face for a minute. “The market crashed…Daddy couldn’t sell anything…he lost everything he invested…” She buried her face in her hands. “We might have to sell the store.”

She was bawling now. I wrapped my arms around her and patted her hair. There wasn’t anything I could do. I could only hold her and tell her that everything would work out.

Later that night, we had Janet and Margaret’s families over for dinner. Margaret’s family had avoided the stock market, because of the lack of money to even buy stock. After dinner, the adults stayed around the table talking, as all of the kids went into the playroom. Janet, Margaret, and I watched them.

We stayed quiet; not knowing what to say. Then Janet spoke up about the one thing on her mind. “Daddy said that it may not be possible to keep both the house and the store. And since he didn’t build an apartment attached to the store, we may need to move. Because he said that he either needs to sell our house, or sell the store for us to be able to live.”

Margaret pondered for a few seconds, and then retorted, “I’d offer for you to come live with us, but there isn’t much room. With six of us kids, there is no more room.”

That’s when it hit me. We had an attic with nothing in it. My parents had once told me that there was a bathroom up there, but that we should never use it, because they didn’t have the money to risk if anything was to happen. But that didn’t matter. If Janet’s parents decided to sell the store, then there would be no income; but if they boarded at our house, it could all work out.

I ran into the dining room. All six adults looked at me with expressions of confusion. I looked over everyone’s face: my mom and dad, Mr. and Mrs. Fergin, and Mr. and Mrs. Wall.

“What is it Rose?” Mrs. Fergin asked nicely. Janet’s mom was always sweet to me. I don’t think I have ever seen her mad.
“I thought of something to help you and Mr. Fergin, Ma’am,” I said quickly. I ran to stand in-between my parents’ chairs. “Janet told me that you may have to sell either your house or your store if you can’t keep up with everything. Well…” I began, looking at both my parents before continuing. “…what if you lived here?”

My dad turned and looked up at me. “And where, Rosie, do you think they’ll be staying?”

“In the attic,” I answered excitedly. “If we just clean everything up, they can put their furniture up there and have their own little apartment.” This idea was beginning to sound better and better as I kept talking.

“There’s only one bedroom upstairs,” my mother said. “Where will Janet sleep?”

“In my room,” I said. “She can sleep on my second bed.”

The adults all looked at each other, making expressions that were unreadable. I was worried for a while if I had messed things up, but then my dad spoke.

“Well George,” he said to Mr. Fergin. “If you and Mary would like to stay here, you are most welcome. I think we could work out the fine details later.”

“I think I may have to take you up on that offer John,” he answered.

“I think it’s a great idea,” said Mr. Wall. “It would save you money. You could just pay John and Ruth rent every month instead of worrying about all of the little bills and the mortgage.”

The conversation between the adults lasted for a few more hours. At the end of it all, Mr. and Mrs. Fergin agreed that it was their best choice. That made me excited. It meant that Janet was moving in and we were going to get to be together all the time.

Over the course of the next week, the economy plummeted. With the crash of the stock market, banks closed and most of the country lost money. Dad told me that the amount of money
lost was reaching the billions. That’s really scary; to think that millions of millions of dollars were lost in a single week through the stock market.

Janet’s family moved in and sold their house the week after. Mr. Fergin and my dad worked out a rent amount that covered all of the basic necessities. Our house could be considered a boarding house now. The good thing is that the members of the household is greater than the number of boarders (mostly that’s because when we play family games, it means the we get the upper hand).

Antoinette’s dad had sold his stocks months ago, so he’s considered one of the richest men in the whole state. Everybody’s jealous of him. Personally, I think he’s just really smart for selling when he did.

Margaret’s family is struggling, but that was the case before the crash. With six kids to feed, Mr. Wall has to work a lot of hours to have enough money. His company is starting to let people go, because they can’t pay them. He’s still hanging on and avoiding the cuts. We’re hoping that they let him stay so that they aren’t out on the streets.

Daddy’s having a tough time selling cars. Since the crash, he’s only sold one car. That’s major, considering he was at a point of averaging one a day. With Mr. Fergin’s income from the store coming in, we can afford to at least eat and have heat in these cold days of late fall. No matter how hard it gets, we’re going to make it. All of us.

The end of the year 1929 was marked with a celebration of friends and family; grateful that we had all made it through the first few months of this terrible economy. Even if we didn’t get presents, we got the best gifts of all: each other.

Oh, and I got a great present: beating Paul 209 to 187 in our little sarcasm fights.

The best things in life really are free.
A Special Thanks To…


