THE MASTER PASSION

Orville Wood was a miser.

For him, money was power.

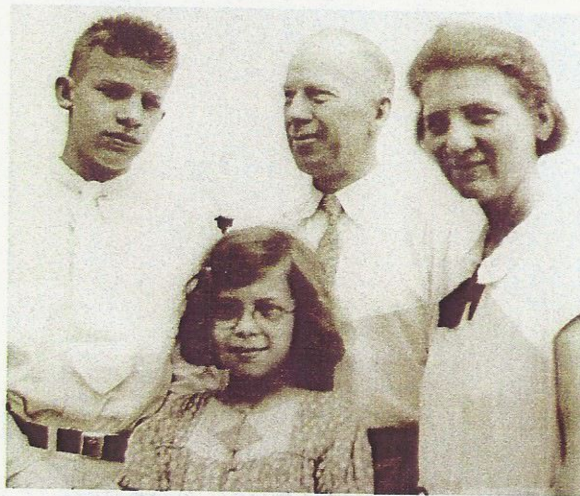
BY WILLIAM GREEN

J. ORVILLE WOOD WAS LAID TO REST ON A BITTERLY COLD AND BLUSTERY MORNING IN CHATTANOOGA, TENNESSEE.

He had lived for 102 years, yet fewer than a dozen mourners appeared at his funeral. His six grandchildren stayed at home. His two children could not bring themselves to attend.

Most of the people huddled together in the cemetery that day were Wood's neighbors. Even they—his only friends—would remember him primarily for his miserliness. They would recall how he had stolen rolls of toilet paper from the hospital when his third wife, Ruth, had a broken arm set; how he had stomped around the supermarket, grabbing food from Ruth's hands and shoving it back onto the shelves; how Ruth had been forced to wear a cheap golden-brown wig to save money on hair-salon bills.

So it seemed fitting that Wood was buried in a threadbare suit in a veterans' cemetery where the plots and headstones are provided at no expense. Even in death, he had saved a buck.



Above: Roger, Julia, Orville, and Helen Wood in the 1930s. Opposite: Roger, now 75, wrote a 600-page thesis on the causes of low self-esteem and a 295-page account of his father's life.

In the months following Wood's funeral in that winter of 1985, his lawyers and bankers discovered a myriad of assets nobody had known about. Treasury bills and certificates of deposit worth hundreds of thousands of dollars. Stock in a slew of blue-chip companies from Bell Atlantic to Ameritech, Exxon to Chrysler. Cash hoarded in seven banks.

No one was more astonished by the inventory of Wood's assets than his son, Roger, a San Francisco insurance salesman and financial planner. How had Orville, a teacher and printer who had never earned more than $4,000 a year, accumulated more than $1.1 million? And why had a man with so much money lived like a pauper?

It was not just the size of Orville's estate that dumbfounded Roger. It was what the old man had chosen to do with it. In his will, Orville left his wife, Ruth, a mere $20,000 a year, which she would forfeit if she ever remarried. Roger was to be provided with a pension of $500 a quarter after Ruth's death, while Orville's daughter, Julia, was to receive $12,000 a year. But the bulk of Orville's money was to be donated to the University of Pittsburgh—an institution for which he had expressed no affection.

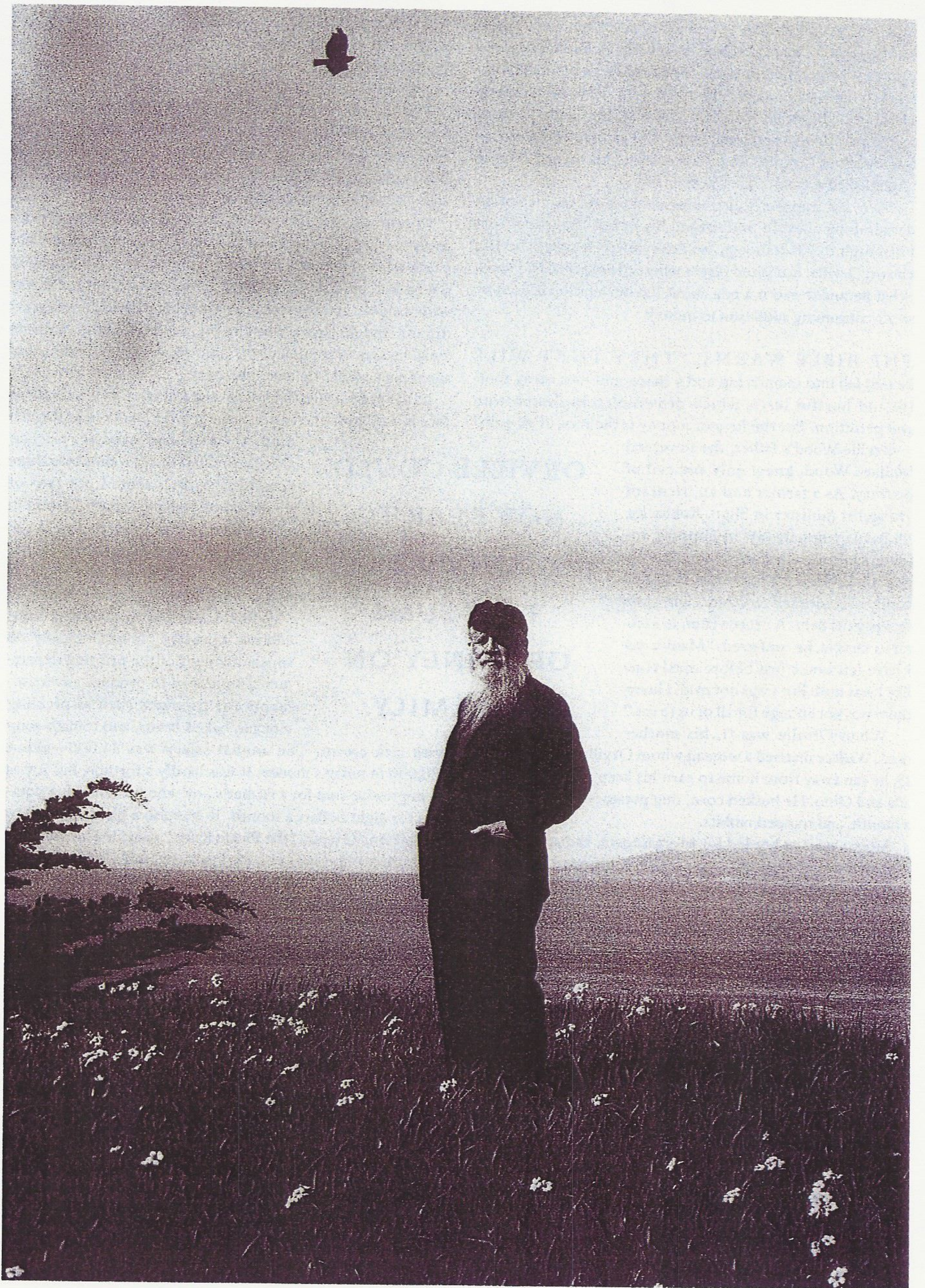
Five days after the funeral, Roger, then 65, wrote to Ruth. It was hardly a traditional sympathy note: "These past 40 or so years have been difficult. There has not been a day nor an hour when I have not thought of [my father]. I start to read a book and memory goes back and haunts me. It wakes me up about three or four in the morning and keeps me awake. It is well to forgive and forget the past, but it cannot be done."

MISERS HOLD AN ODD fascination. In the 17th century, Molière wrote a play called *The Miser,* in which the main character is so stingy that he reputedly steals oats from his own horses. Two hundred years later, George Eliot published *Silas Marner,* a novel about a miser who spends his evenings gazing adoringly at his gold. Most famously, Dickens immortalized Ebenezer Scrooge, "a squeezing, wrenching, grasping, scraping, clutching, covetous old sinner" who is besotted by "the master passion, Gain."

Occasionally, a real-life miser makes it into the news: Anne Scheiber, for example, who died recently with $22 million after a singularly drab and loveless life, or Olive Swindells, who lived in a run-down Maryland house filled with trash and 70-year-old newspapers before dying last year with millions of dollars in stocks. But these misers usually remain fleshless and unreal. Having hoarded their emotions just as they hoarded their money, they often die friendless, barely remembered by anyone but their brokers.

Orville Wood, however, refused to disappear without a trace. Convinced of his own importance, he recorded his life in bizarre detail. He kept a diary for more than 80 years, often using the back of incoming mail to save paper. He wrote endless letters to his children and composed more than 140 poems about everything from love to stock picking. In his 70s, he wrote a 262-page unpublished autobiography.

After Orville's death, Roger searched through his garage in San Francisco and dug out every letter his father had ever sent



Jeffery Newberry

him. He devoured them in a single sitting, then reread them so often that he learned whole paragraphs by heart. He pored over the diary that his mother, Helen, had kept before divorcing Orville—page upon page filled with pain and loathing. He discussed Orville with a psychiatrist. He elicited a short memoir from his sister, Julia, who still cannot bear to speak openly about Orville. Roger even wrote his own, 295-page unpublished account of his father's life.

Then, last summer, Roger embarked on the final leg of his decade-long quest to understand his father. Traveling from Pittsburgh to Chattanooga, he interviewed people who had known Orville; he visited places where the old man had lived. What he uncovered is a tale about the devastation caused by an all-consuming addiction to money.

THE BIBLE WARNS, "THEY THAT WILL be rich fall into temptation and a snare, and into many foolish and hurtful lusts, which drown men in destruction and perdition. For the love of money is the root of all evil."

Orville Wood's father, the Reverend Wallace Wood, knew only the evil of poverty. As a farmer and an itinerant evangelist minister in Sligo, Kentucky, he battled hopelessly to support his seven children. In 1892, when Orville was nine, Wallace borrowed $45 to buy family necessities; it took him eight years to repay the debt. A decade later, in a letter to Orville, he confessed, "Many a day I have left home just before meal time like I was mad. But I was not mad. I knew there was not enough for all of us to eat."

When Orville was 11, his mother died. Wallace married a woman whom Orville despised, so, at 15, he ran away from home to earn his keep on farms in Indiana and Ohio. He husked corn, dug potatoes for eight dollars a month, and trapped rabbits.

After a year, he headed for Morgantown, Indiana, wearing a brown derby that was too small for his head. His elder brother, Emerson, ran the local newspaper, so Orville became an apprentice printer. For the next decade, he continued in this trade, hawking his services as a "tramp printer" from Illinois to Ohio to California. He moved incessantly, always looking for a better job, for a bigger paycheck. He read the autobiography of Benjamin Franklin and dreamed of greatness.

Wherever Orville went, his fear of poverty followed like a bogeyman. He had seen how debt had ravaged his father's life, and he had learned how thrift had made Ben Franklin. He copied out a list of the great man's sayings: "If you would know the value of money, go and try to borrow some"; "Buy what thou hast no need of, and ere long thou shalt sell thy necessaries."

Orville failed to note another of Franklin's observations: "Money never made a man happy yet, nor will it.... The more a man has, the more he wants."

Orville saved with almost religious fervor. When he earned ten dollars a week, he spent four dollars on room and board and paid five dollars into his savings account. Eighty years later, he still had precise records of how much he had earned and saved in those early days. After all, he wrote in his autobiography, "next to knowledge, money is power."

IT IS AUGUST 1995, AND ROGER WOOD, now 75, is standing in front of the home in suburban Pittsburgh where he grew up. He has seen it only once before in half a century. "There wasn't any reason to come back," he says. "It had some bad memories, I guess."

By now, the gray facade of the house is hidden beneath aluminum siding. The porch has rotted. The cherry, quince, and peach trees in the yard are gone, and a blue surfboard lies by the back door. Camera in hand, Roger talks about the house with the detached interest of a tour guide. Then his eyes grow distant, and he lapses into gloomy contemplation. He is an amiable man with a delightful chuckle, but these moments of silent melancholy are never far away.

In the early 1920s, the house cost $9,000. Orville could afford it only with a hefty mortgage and the $4,000 that Roger's mother, Helen, had saved as a teacher. Orville divided the 12 rooms into three apartments, then rented out two of them for $65 each per month. "I slept in the pantry, and my sister slept in the living room," says Roger. "So, during my childhood, it wasn't our home. It was a rental home."

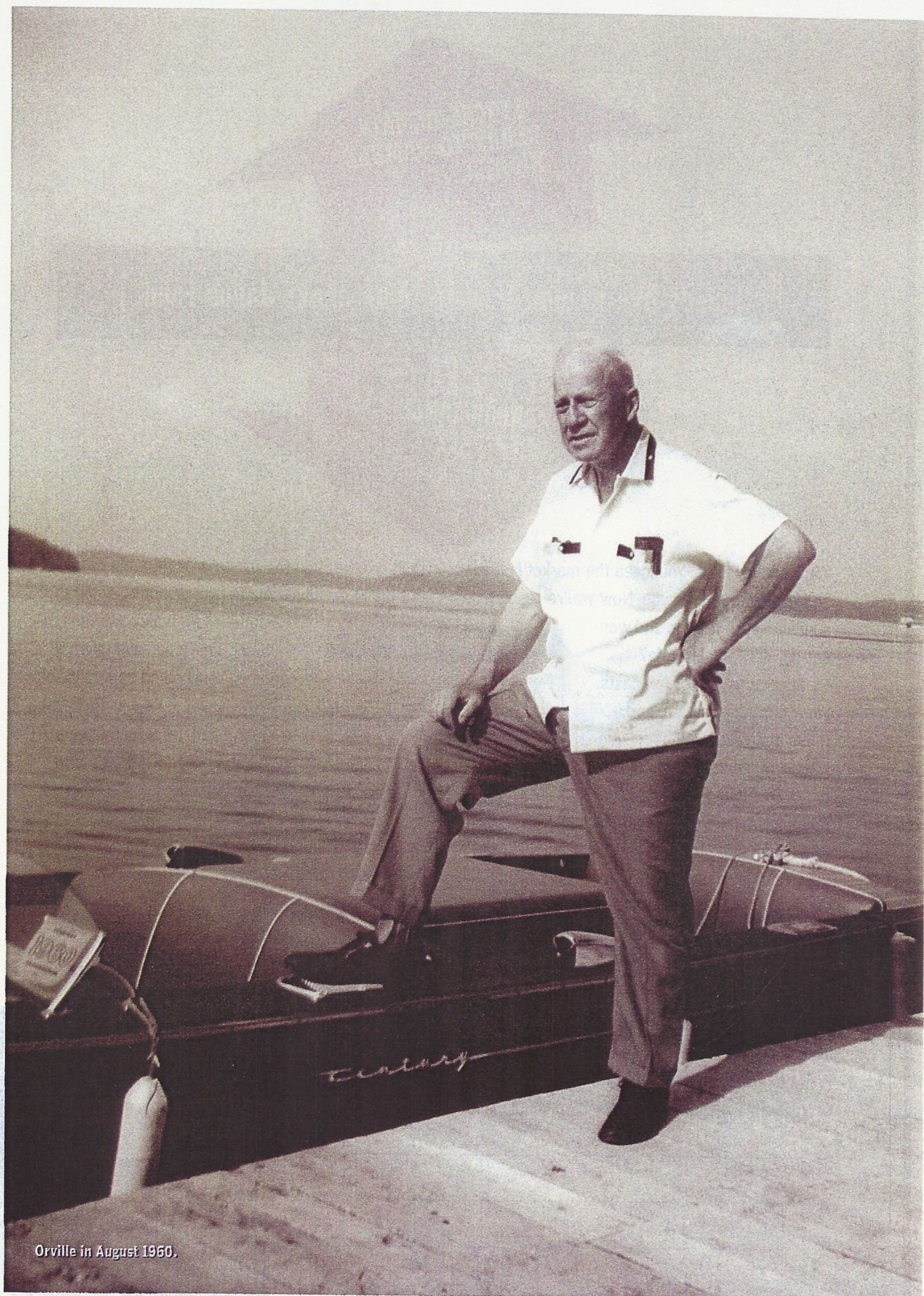
ORVILLE COULD NOT BEAR TO SQUANDER EVEN TINY SUMS OF MONEY ON HIS FAMILY.

When Roger was two, Orville landed a job at the H. J. Heinz Company. As superintendent of the printing department, he helped to produce advertisements for products such as pickling vinegar, baked beans, and tomato soup with rich cream. The annual salary was $4,000—about $30,000 in today's money. It was hardly a fortune, but it was an impressive sum for a farmer's boy who had once dug potatoes for eight dollars a month. It was also a pleasant place to work. Henry Heinz, "the Pickle King," provided his employees with a swimming pool, roof gardens, and a splendid auditorium with its own musical director.

Flush with pride, Orville allowed himself the first extravagances of his life: a fine set of French Haviland china, a Tiffany glass lamp that hung over a carved Italian dining table, and a walnut Edison gramophone on which he played grand opera and military marches. He even paid $1,825 in cash for a 1924 Haynes automobile. It was a beauty, with an olive-green body and a two-inch stripe of cardinal red. "Here he was at Heinz," says Roger. "He lived in a fancy suburb.... Maybe it was to show people he'd arrived."

Yet Orville could not bear to squander even tiny sums of money on his family. He instructed Roger to use only two squares of toilet paper per trip to the bathroom; refused to pay for a doctor when Roger, who was five, cut his face with a straight razor; forced Roger to bathe in dirty water used by his sister, Julia.

Sometimes, as a treat, Orville would unlock the top drawer of his four-drawer filing cabinet and remove a candy bar. He would slice off a sliver each for Roger and Julia. Then he



Orville in August 1960.

would wrap the remains of the candy bar and return it like a cherished heirloom to the safety of the locked drawer. "The fact that we missed out didn't matter to him," says Roger. "Because he had missed out so much."

When Roger was 13, Orville bought a new Oldsmobile coupe for $908. With Roger in the backseat, Orville drove to Chicago for the World's Fair. It was a dazzling event, so filled with the promise of a bright future that 39 million people came to see it. The exhibitions included a golden-roofed Buddhist temple, a Japanese teahouse, a million-dollar display of diamonds, a robot, a polar ship, a life-size reconstruction of a brontosaurus, and a Sky Ride that featured futuristic "rocket cars." It was all illuminated by 40 miles of neon tubing.

"WHEN A MAN BEGINS TO FEEL INFERIOR, HE TURNS TO HATE," SAID ROGER'S MOTHER.

Roger, who has kept the catalog for more than 60 years, remembers the fair as a highlight of his childhood. But he also recalls the panic he felt when, standing on the brink of all these marvels, he realized that each exhibition would cost a dime or a quarter. Growing up with Orville's miserliness, he had become convinced that he deserved nothing.

"Don't you want to go in?" asked Orville.

"No," said Roger. "I don't."

ROGER IS DRIVING FROM PITTSBURGH to Ohio along the same route his family used to take when visiting Helen's parents. He drives slowly with one hand on the wheel, occasionally hitting a sidewalk, lurching to a sudden halt, or asking, "Was that a red light?"

Along the way, he pulls over for a pit stop at a Marriott hotel and sees a buffet table set up for a farmers' conference. He stares intently at a bowl of red apples: "My father would take two of these," he says. "Should I do it?" A minute later, he hurries back empty-handed to the car, embarrassed and amused at how close he had come to this act of petty thievery. "My wife would call that an Orvillism," he says.

That afternoon, Roger arrives in Lima, Ohio, the town where his mother grew up. He drives past the site of the house where she lived, finding nothing but an empty field.

At 25, Helen left her home here to marry Orville, whom she had met six months earlier at an Ohio college. Orville, who was serving as a lieutenant in the army, bought her a Fourth Liberty Loan Bond for a wedding present. The marriage began inauspiciously. The day after the wedding, Orville left Helen to have a free hemorrhoid operation in a military hospital. He also neglected to mention that he had previously divorced a woman in Cleveland.

A year later, Helen gave birth to Roger, a seven-and-a-half-pounder with his father's blue eyes. Orville dashed off an ecstatic letter to his wife's family. "He is the best boy ever.... What more would I want?" He signed off with the words "Yours in Glory, J. Orville Wood."

But things soon turned sour. Orville applied for membership in a Masonic lodge and was rejected. Then, in 1925, he was fired by the H. J. Heinz Company. Before Helen died in 1987, she told Roger that Orville had been caught billing the firm for gifts he had sent to relatives.

Eventually, at age 47, Orville earned a master's degree in arts and education from the University of Pittsburgh. He had

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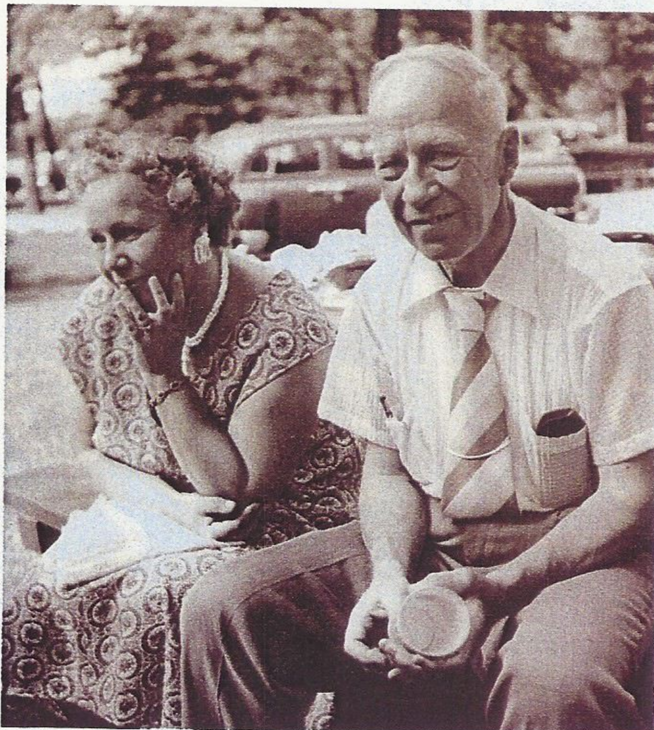

Left: Orville with his third wife, Ruth, at a Sunday picnic in 1954. Right: Orville, at 100, with Ruth in front of their Chattanooga house.

Continued from page 103

trusted that knowledge would bring prosperity. But he never again held a job as lucrative as the one he had lost at Heinz.

Fifty years later Helen would observe, "When a man begins to feel inferior, he turns to hate."

IN THE EARLY DAYS of the marriage to Helen, Orville became obsessed with investing. He took correspondence courses in the economics of business, exchange and speculation, and investment, and grew so fascinated that he kept his course books for the rest of his life, finally bequeathing his beloved 24-volume set of *Modern Business* to the Chattanooga Public Library. The library has since thrown out all but one volume.

Orville eventually became rich thanks to a series of great bull markets, not least the one that began in the early 1980s. On February 24, 1983—his 100th birthday—the Dow Jones Industrial Average rose above 1100 for the first time. Two months later, it broke 1200. A week before his death in 1985, it hit 1400.

However, Orville's investing career began less fortuitously. In 1924, he put $200 into Florida real-estate bonds on the advice of his brother, Emerson. Then the Florida property boom imploded, and Orville lost 75 percent of his stake. Undeterred, he met with a broker on Saturday mornings, dissected technical investment newsletters, and monitored the ticker tape in the local Citizen's Bank.

By the 1930s, he had built up a portfolio of stocks purchased on a 10 percent margin. The prices soared until he had made thousands, but the market hit the skids, and he had to keep selling to meet margin calls. Before long, his investment was worth barely $300.

TO BANKROLL HIS STOCK HABIT, HE SET ASIDE EVERY DOLLAR HE COULD LAY HIS HANDS ON.

But Orville was hooked. To bankroll his habit, he set aside every dollar he could lay his hands on. He mended his own shoes. He saved money on towels, soap, and lightbulbs by stealing them from a high school where he taught printing. He even invested the rental income, which should have gone to pay off his home mortgage. In 1934, notices were posted on neighborhood trees to announce that the Dollar Savings and Trust Company had seized the house and would auction it on December 3.

The sheriff's sale was averted at the last minute, but Helen remained convinced that Orville had intentionally shamed her. Writing to Roger years later, she recalled, "I was nearly a nervous wreck because your father kept gambling on the stock market and los-

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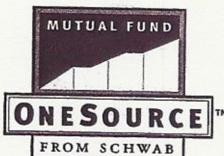

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ing money. He did not know enough about it."

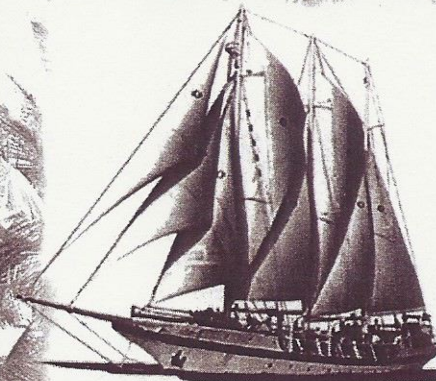
The marriage soon grew worse. In a letter to Roger, Helen explained, "Orville became impotent and blamed me, instead of going to a doctor." The rift was intensified by a series of power struggles over money. Helen was far from extravagant, but Orville berated her endlessly for such sins as smothering too much butter on potatoes and using too much hot water in the bathtub. Helen, whose nickname for Orville was Scrooge, avoided trouble by waiting for him to leave the house before she took a bath.

By 1941, Helen was suffering from severe depression. Orville began to twist the knife. He canceled her charge accounts and her power of attorney over his stocks; he took the cash from their joint account and deposited it in his own account at another bank; and he locked her out of the bedroom.

Dreaming that Orville might change his ways, Helen gave him a copy of *A Christmas Carol*. But Orville longed to break free. In 1942, after 23 years of marriage, they divorced.

Helen retreated to Lima, Ohio, and bought a small, ugly house not far from her parents' home. When she died, at the age of 93, Roger discovered a 79-page manuscript titled "Anatomy of a Divorce." She had written it in a half-crazed scrawl in the months before the divorce judge ruled that Orville's "barbarous treatment" had endangered her life. "Now he wants to ditch me," Helen wrote. "I am left broken down in middle age.... Why was my economic status less than that of a servant? My life was tortured because of his love of money, which was his master passion."

ROGER TIDIES HIS UNRULY hair before entering the alumni-relations office at the University of Pittsburgh. Despite these efforts, he resembles nothing so much as a nutty physicist. He wears a plaid tie, an unmatching plaid jacket, and black running shoes. His spectacles cling to the tip of his purplish nose. His yellowy-white beard is so long that it brushes against the breast pocket of his shirt, which he has stuffed with enough pens to last him a year.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"My father gave $400,000 to the university," Roger tells the receptionist.

Leland Patouillet, the executive director of the university's alumni association, quickly emerges from his office, ready to bestow attention on the benefactor's son. Over lunch, Patouillet says most of the people who give money to the university want to make "this world

ORVILLE REFUSED TO WASTE MONEY ON SUCH LUXURIES AS A TELEPHONE.

a better place" and leave "a personal mark." "What's more virtuous than having a scholarship named after you that helps young people study?" he says.

The irony is that Orville—who used his money to establish the J. Orville Wood Scholarship Fund—had shown no concern for the education of his own children.

At the time of the divorce, Roger was studying for free at West Point. One night, he was caught wandering dazedly around the parade ground, suffering from double vision and what his mother called "mental confusion." On his release from the hospital, Roger received an honorable discharge and headed home to Pittsburgh. Orville picked him up at the train station and delivered him to Helen with the words "He's your problem now."

Roger enrolled at the University of Pittsburgh, but he soon discovered that Orville had no intention of helping him with school bills. So Roger paid his own way by getting a job as a timekeeper in a local shipyard. For two years, he worked from 11 P.M. to 7 A.M. each night, slept in the afternoons, and studied in his spare time.

"It wasn't a question of him not having the money," says Roger. "There was just a complete lack of interest. That was the devastating part."

IN 1946, ORVILLE MARRIED for the third and final time. His bride, Ruth Matson, was 40 years old and des-

perate to have children. Orville was 63, wore dentures, and wanted little more than a glorified maidservant.

They were both disappointed. Ruth dreamed of making a home, but Orville uprooted her 27 times in three years, moving from Ohio to Tennessee, Florida to Kentucky, New Jersey to Virginia. In 1952, he finally tired of roaming and bought a small ranch-style house in the suburbs of Chattanooga. To save money on food, he reared 140 chickens in a shed that he had built himself and harvested his own vegetables. In one year alone, he calculated, this enabled him to save two dollars on lettuce and four dollars on parsnips.

Ruth finally had her own home, but Orville refused to waste money on such luxuries as a washing machine or a telephone. "They wore clothes till they were falling off them," says one of their neighbors, Evelyn Mason. "Their sheets and linen were pathetic. It was unreal what they lived with.... I told him one time, 'They're not going to let you pad your casket with that money.' He just died laughing."

Orville once claimed that the divorce from Helen had left him with nothing but a $300 car, an insurance policy worth $500, and a bank balance of less than $40. But by now he had managed to save a small fortune, much of it invested in blue-chip stocks such as Mobil, Union Carbide, and AT&T. He was so proud of his financial skills that he wrote a five-stanza poem titled "Stock Market," which he sent to Roger. It ended with the lines:

It's hard to choose which stock to buy;
It's dangerous to speculate;
So let alone the "cats and dogs";
Buy blue chip stocks for your estate.

So take a hot "tip," pard from me;
Investigate before you buy;
Pay cash for all you can afford;
Then buy 'em low and sell 'em high.

IN *A CHRISTMAS CAROL,* Scrooge abandons his miserly ways and becomes a loving second father to Tiny Tim. In *Silas Marner,* the miser finds salvation when he comes to love his adoptive daughter more than his gold. But in the real world, old misers seldom learn

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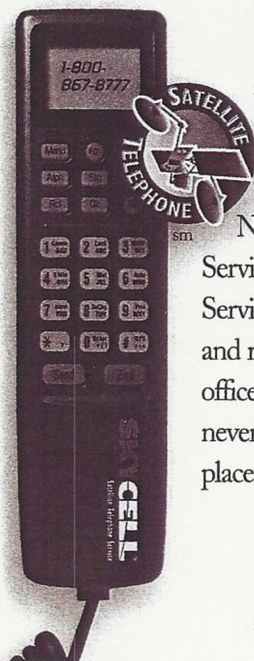

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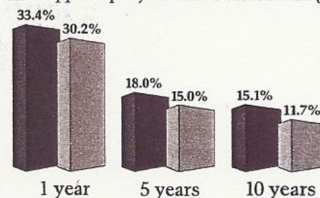

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to cherish their children as much as cash.

In 1946, Roger moved to San Francisco, where he married Phyllis Anderson, a bright, sweet-natured teacher whom he had met in church. They bought a modest house, had three children, and built a good life together. But Phyllis always detected in Roger "a kind of intangible misery," which she blamed on his parents. "You never quite have peace of mind," she told him recently, "because they never permitted you to."

Roger earned two master's degrees; became a chartered life-insurance underwriter, a certified financial planner, and a chartered financial consultant; taught for ten years at the College of San Mateo; became an elder in the Presbyterian Church; earned a listing in *Who's Who in the West;* and got a Ph.D. by writing a 600-page thesis on the causes of low self-esteem.

But his father remained unimpressed. In 1951, the old man visited San Francisco for a weekend and left in a paranoid rage. He had convinced himself that Roger and Phyllis were urging Ruth to abandon him.

After that, Roger did not see his father for years. But Orville continued to send letters.

1951: "You all detest seeing me contented, happy or prosperous. None of you will be contented until I am dead. Then you will be disappointed.... Don't live in anticipation of getting rich, paying off mortgages, or taking world tours on possible inheritance."

1958: "I am very much undecided about things when I am gone.... I can't imagine what you would do with 25–30 grand. However, I would like you to have whatever automobile I may then have, also all my books and papers."

1959: "I had thought of making an ambitious material gift to you and am today purchasing a $1,000 government bond for you.... It will be kept in my safety deposit box here."

1963: "Had you any guts or backbone you would assert yourself and use your own mind and get out of that town.... I am not expecting any kind of answer to this or any other letter. In fact, if one should come I may return it without opening."

1966: "I do feel concerned with your troubles, but how can I help so far

away.... Handouts have never put anyone on their feet. I never was helped financially, and I am thankful now that I was not for my own self-reliance and independent character. What if I should send you a thousand dollars, five thousand dollars, the price of a new car? All these things would not last long with you."

1970: "I have reached one important conclusion based on a life of activity and practical affairs.... That conclusion is that the way to a successful, happy and useful life is through hard work and thrift."

THEN, OUT OF NOWHERE, Orville sent Roger an elegant invitation to his 90th-birthday party. Roger could scarcely afford the plane ticket, but he was afraid of what Orville would say if he didn't show up. The party was a disaster. Nobody else had been invited, and Orville spent the afternoon watching a bowling tournament on his wavy black-and-white TV screen. For dinner, Roger, Orville, and Ruth split two pork chops.

They went out for an afternoon drive together, during which Orville kept hitting the plastic cones in the road. Roger turned around in the passenger's seat so he could chat with Ruth, who was sitting in the backseat.

"Don't sit like that," said Orville.

"But I want to talk to both of you," Roger replied.

"Put your feet forward," Orville ordered. "I won't drive unless you sit with both of your feet forward."

Roger—his palms sweaty and his throat dry—could do nothing right. Orville criticized him for drinking too much coffee and mocked him for watching *60 Minutes*. At one point Orville announced to no one in particular, "He's the worst person who has ever been here."

Roger never saw his father again.

ON A MUGGY AFTERNOON in the summer of 1995, Roger enters the Life Care Center of East Ridge, Tennessee, and asks the way to Ruth Wood's room. He has not set eyes on her in more than 20 years. A few months after Orville's funeral, Ruth contested the will and was awarded $400,000. But her health soon deterio-

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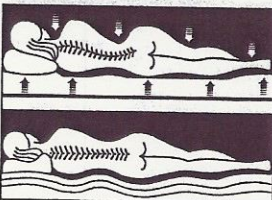

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rated, and the bulk of her inheritance has gone to pay for permanent care in this retirement home.

Roger finds Ruth asleep, dressed in a nightgown imprinted with the words HOSPITAL PROPERTY. Her thin white hair has been teased and blow-dried, but her eyes are sunken, and her cheeks have collapsed. She is 89, has Parkinson's disease, and can no longer get out of bed on her own.

Roger wakes Ruth and tells her who

ROGER SNAPS A PHOTOGRAPH OF HIS FATHER'S GRAVE AND HURRIES AWAY.

he is. A nurse hears her weeping and asks what's wrong. "It's just that it's overwhelming," says Ruth.

Leaning over the bed, his beard hovering inches from Ruth's face, Roger asks, "Did you have a happy marriage?"

Ruth struggles to find the words she needs and the strength to say them. "I liked most of it," she says. "We had differences.... I don't think I can tell. He was hard to get along with. I expected more."

"What was my father's attitude to me?" asks Roger.

"I think he was proud of you. He didn't let people know it."

"Did you have any control over money?"

"Just a few dollars," Ruth replies. "I let him have control. It gave us peace."

THE FOLLOWING MORNING, Roger parks his rented Mercury Sable on the grounds of the Chattanooga National Cemetery. Ten years have passed since Orville's death, but Roger has never seen his father's grave. He strides through a quiet, bug-ridden corner of the cemetery, and there it is: a slab of gray marble with the inscription J. ORVILLE WOOD... FEB 24 1883–NOV 14 1985.

Roger snaps a photograph, hurries back to the car, and drives away—all in under a minute. "Well, that's over

with," he says calmly. "What emotion should I feel? Sadness or something?"

AT 75, ROGER MAY BE AT the end of his journey to understand his father. In his unpublished book—once titled "Self-Discovery and Recovery Through Understanding, Acceptance and Forgiving After a Father's Final Rejection"—he concluded, "My father did not know how he could be accepted, understood, even loved.... Because love had never been shared with him, he could not share love with others."

Even after all these years spent studying the old man's life, Roger knows that his memories of Orville will always haunt him. Yet he is happier than ever before. Now semi-retired, he takes trips to countries such as Israel, Italy, and France. He studies the genealogy of his parents' families. And he sees each of his three children almost every week.

He and Phyllis live contentedly in the same modest house they have shared for more than 40 years. It's a cozy, welcoming place, overflowing with compact discs, videos, self-help books, college mugs, and framed photographs of their children.

Phyllis is especially fond of the patio, which Roger has transformed into a bird sanctuary. "It doesn't interest him," she says. "He did it simply to make it nice for me."

Occasionally, Roger catches himself thinking about money in ways that remind him of his father. When he travels abroad, he often stays in cheap hotels with shared bathrooms. When he eats in restaurants, he sometimes fills his pockets with free crackers.

But Roger has never denied his family. A few months ago, his daughter gave birth to a girl named Sarah—his first grandchild. To celebrate, Roger wrote a check for $5,000 and presented it to Sarah in a tiny box decorated with a pink ribbon.

One day, when she is old enough to understand, Sarah will open her grandfather's picture album to find a photograph of herself holding that check. Beneath the photograph, she will see the words that Roger has written with a joy that Orville never knew: "Grandpa adds to Sarah's Education Fund." ■

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