SAVING MONEY WITH FRUGALITY

By 1917, Anna, being a frugal woman, had collected about 3,300 Czar roubles. It was a big fortune. The monthly salary of a hospital doctor and a secondary school teacher was, for example, about 80 roubles. In May 1919, the Estonian mark was established as the only means of payment in Estonia. It was possible to change the Czar roubles into marks, but it was not done much because the value of the mark also fell rapidly and within 1921 its value became non-existent. Anna kept her saved 3,300 roubles. It could be shown to friends with pride or sorrow, but nothing could be bought for it.

In 1924, Anna moved to Dunkri 5, into the attic apartment No 4. The apartment, which consisted of a kitchen and a room, was 20 square metres in size. It took her 5 kroons a month to rent it.

There was no shortage of clients for Anna. Several had been visiting her consistently for nearly 15 years. By 1932, Anna had collected nearly 3,000 kroons in the bank. It was a 4-5 year's wage based on the average monthly salary at the time. Anna's dream was to set up a little spice shop in the suburb of the city, to spend her days of old quietly there.