Silas Harter, his wife and two young daughters had just returned home from Christmas Eve services at the small country church they attended. Each year the Sunday School classes treat the congregation to a Christmas play. This was always followed by a joyous evening of singing Christmas hymns.

It was 1898, the winter the Farmers Almanac had warned would be harsh! Harsh it was! The sleigh ride to church was through falling snow- snow flakes as big as goose down. It came down so hard that even the warm backs of the horses were covered!

For the ride back home, the sky had cleared. In place of the clouds there was a full Christmas moon, and what looked to the girls like a million stars. Their delightful singing went on the whole way home. It was the perfect Christmas Eve, and all thoughts were on the birth of the Christ Child.

After tucking the girls into bed, mother adjusted the oil lamp wick, then curled up under the blanket she was knitting. "I will see to the horses and bring in more wood for the stove," whispered Silas to his wife as he lifted his hat from the nail near the door.

As he wandered back out into the night the full moon made the snow look like a sea of diamonds, and bitter cold made the snow squeak under each step. Yes it was the perfect night for a Christmas Eve. Silas was feeling very good about his family, the farm, and his plans for both.

That night before entering church, one of this neighbors paid Silas in gold coin for his team of the finest plow horses in the county. A farmer was nothing without his team and anyone else would have felt unsettled about selling, but it was all part of a plan, or you could say a dream that Silas had.

The dream started only a few short months ago at the Allegan County Fair. A dealer from the Kalamazoo area was there displaying one of the most beautiful pieces of machinery Silas had ever seen -- an engine powered by steam! It was an iron horse that could do the work of six teams of horses! The best part is, all you fed it is wood! Wood is something Silas would never run out of, it seemed. And best of all, you don't have to feed this iron horse during the winter months. The salesman demonstrated how the steam engine could be used to saw wood, plow the field, and even power a machine shop!

"To be a successful farmer in the 1900's you must have a steam engine," warned the salesman. "Makes a lot of sense," thought Silas.

As he reached inside the barn door, he felt for the lantern. As the lamp sputtered to life the darkness turned into the familiar barn he and his neighbors worked so hard to build. This was his kingdom; a retreat where he could get alone with just his thoughts as he repaired the equipment or cared for the animals.

Silas walked to the far corner of the barn where he hooked the lamp over a long peg on an overhead beam. At his feet stood a large empty wooden barrel which he rolled to one side. Behind the barrel was a stack of burlap bags. He stooped and lifted them from the ground and placed them onto the barrel. With the manure shovel, Silas dug into the soft dirt floor until he heard a familiar clunk. Setting the shovel against a wall that hid him from view of the door, he crouched down and felt for the wire bail handle on the buried container. Sitting the can on a nearby work bench he emptied its contents.

Laying before him was a large pile of gold and silver coins; over three thousand dollars to be exact and tonight he would add another \$160.00---all in twenty-dollar gold pieces! After checking the total count, Silas returned the coins to the hidden underground safe and again covered the can with dirt.

The little family had a wonderful Christmas -- a Christmas they would never forget!

Before the spring frost broke and the steam tractor was purchased, the Lord called his servant, Silas, to be with him. The farm changed hands many times and eventually became rental property. Sadly, the landlord let it run down to the point of no return. All that is left today is a small pit that was the basement of the once cozy little farm house. There is no sign of the old barn. After it collapsed, the aged silver wood was sold and hauled away. The bank of dreams? It's held firmly by the roots of a beautiful oak tree just waiting to be found.

One of the best places to treasure hunt is often overlooked. The barn served as the a perfect hiding place, shielded by prying eyes! A cache could be buried, witnessed by only the animals who are too smart to value money. The dirt floor could also hide coins that fell from the farmer's pockets as he lay beneath the tractor or wagon for repairs. The barn roof would protect anything buried in the floor from moisture. Antique tools, pocket watches and knives, even handguns and ammo were often hidden in the barn's floor.