

On a “Nine to Five”

(written in 2007 and revised in 2017 by Lisa Frisch)

The question caught me off-guard. I had offered to help with a church youth group scavenger hunt. The activity involved dividing the group of teens into carloads and driving from location to location to videotape specified events or situations. One of the silliest requirements was to get the whole group into a bathtub and videotape them singing a song. Since the scavenger hunt was also a race between groups, I took the most direct route and offered my tub. We raced to the upstairs bathroom and performed the best we could amid much laughter. My mind then began to move ahead to the next item on the list. But one of the teens had taken notice of my home and vehicles and blurted out, “How do you guys afford this house and two nice cars on a nine to five?”

This particular boy had been floating in and out of our church for years, always alone. He was a people person of sorts, friendly and unafraid, and lacking a certain measure of tact. It was said that he had practically raised himself. We all longed for him to know the Lord, but none of us could truly relate to his life experience so far. I don’t recall what I said to him that evening, but I quickly deflected the question and moved on with the fun activities. However, his question haunted me into the next day, and I felt I needed to provide a thoughtful, honest answer to his question. After discussing our financial habits with my husband, I wrote and sent a letter to Jerome.

At the time of the scavenger hunt, my husband and I had been married for **17** years, 15 of which I had been a stay-at-home mom. Dave was the publisher of the local newspaper, something Jerome saw as a “nine to five” job. We had two bright, talented sons who were well-adjusted and well-liked, active in the church and at school. We lived in a well kept, four-bedroom, cape cod style home in the “south end” of town near what was considered the best elementary school and owned two nice, five year old vehicles. The short answer to his question would be **“God has been good to us.”** I believe this with all my heart to be the truth. Everything we have in this life is a gift from God. I also knew, though, that there were some practical steps that we had taken in life to get to this point, and that knowing what kind of decisions we had made could be very helpful to a young man looking into an uncertain future.

When Dave and I started dating, he was an accounting major in college and living with his parents. Having graduated from high school a year earlier than him and earning an associate’s degree in executive secretarial administration in college, I was now working full-time as a receptionist in an insurance agency and renting my own apartment. Our relationship became serious rather quickly, and after seven months of dating, we set a wedding date for a year later. These days it is difficult to book a reception hall or schedule a date with a church without looking that far ahead. In 1983, a year’s notice was not required, however, Dave was without a job and I wanted plenty of time to plan the momentous event. Also, though it may sound like a joke when I tell it now, I was serious when I decided that since Dave had lived at home while in school, it would be a good idea for him to live in his own apartment and do a little cooking, cleaning, and laundry before we married.

Once married, we settled into half of a ranch style house in the town where I was working and Dave commuted a half hour to his accounting job with a trucking company. Our expenses were relatively low since I had paid cash for my little car (\$6,000 received as an inheritance when my father passed away during my freshman year of college) and Dave was supplied with a company vehicle. We were able to live on my income and put his into savings. **I don’t mean to make this sound easy.** We were very careful about our spending, making price comparisons on even the smallest of purchases. Of course, we spent some money on entertainment - playing video games at the laundry mat while our clothes dried. We had a couple of credit cards and began a very simple policy that we have stuck to throughout the

years. *We used the cards to our advantage; we did not let the credit card companies use us to theirs.* It is a very simple plan. **Don't spend more than you make.** Charge only what you can pay off that month so there is NEVER an interest charge. We have only made an exception to this on very rare occasions and then only using one extra month to pay off the balance.

When we married in 1984, neither of us brought debt to the marriage. Our college educations had been paid for, Dave's by his parents' contributions and his own part-time jobs and mine by scholarships, grants, and Social Security payments that resulted from my parent's divorce while I was in high school and my father's subsequent death from cancer. Our wedding was beautiful, a day to remember, but not so elaborate as to put us in a financial bind as we started out. Each of our parents determined what their financial gift toward the wedding would be and we then paid for items over and above that out of my earnings. It would not be helpful to compare wedding costs from the 1980s to charges made by florists, photographers, caterers, etc. today. However, the same basic guideline of "don't spend more than you make" applies.

In 2006, we became part of an Evangelical Friends church congregation. Their Book of Discipline contains this ideal for weddings: "Since the wedding ceremony is solemn and holy, Evangelical Friends feel that it should be simple and reverent. While wishing it to be an occasion to be remembered for its beauty, we should nevertheless avoid ostentation and extravagance...that it be an occasion of seeking God's blessing on the union and His guidance in the establishment of the home." (2000 Revision of Faith and Practice, the Book of Discipline, Evangelical Friends Church, Eastern Region)

While paying our living expenses from my income and saving his, we accumulated \$17,000 in our first year and a half of marriage. A couple of months into our second year of marriage we found ourselves expecting our first child. During this time, **we made some decisions that I believe set us on a course for success as a family.** Even though I was earning more than half of our income, we decided that my new full-time job would be mom and homemaker. Dave and I were both raised by stay-at-home moms and appreciated the security of that setting. We also believed that God was giving us children with the expectation that we would raise them ourselves.

With a baby on the way and my impending job resignation, we began to considering relocation possibilities. While my income had increased in the previous year, the company Dave worked for was experiencing decreased revenue and had cut salaries to help the bottom line. Not seeing much chance of advancement with this employer, Dave applied for positions in various locations. After a couple of disappointing interviews, his thoughts turned back to his family farm and the possibility of working with his father there to supplement our income. Turning to the Help Wanted ads in his hometown newspaper, his attention was drawn to an accounting position with that newspaper. Experience on the very computer system he was using in his current position was preferred. The interview went well, and we were surprised when the salary offered exceeded what Dave was expecting. It was time for our first move.

We rented an older house located on a busy street with an alley on one side and a small creek running behind. I stayed at home with our first son, Eric. We watched Sesame Street and read Dr. Seuss, Curious George, and Berenstain Bears books. We went for lots of walks, visited the library, and shopped together. Two days a week, I cared for a friend's son while she taught music at school. On occasion, other friends would ask me to baby sit. In 1989, our second son, Kyle, was born.

Dave worked diligently for his employer, putting in long hours at each month end and never missing work. While Dave was working full-time as the business manager for the local newspaper, he was also

assisting his dad with the farm he had been raised on. This meant that he spent many evenings working at his parents' after putting in a full day at the office. While the income was helpful and Dave really enjoyed getting behind the wheel of a tractor, I'm a little embarrassed to admit that I was not pleased with the arrangement. It meant that I spent not only all day, but also the evening hours alone at home with our two kids. Because Dave has been so careful throughout our marriage to think of my feelings and needs, I'm sorry to say that I was jealous of the time he was spending with his parents instead of us. Looking back, this was a brief time of sacrifice for me that did provide the income we needed to later move into a better place for our family.

In time, our landlord wanted to sell the house. Although we prolonged the decision for a while, when someone else showed interest in buying it, we knew we did not want to lose our home. **We took the leap of faith into home ownership**, made possible by the money we had so carefully saved during our first months of marriage. We did some minor redecorating and made repairs and maintenance as they were needed. The most expensive improvement was to fence the backyard so our kids and their playmates could play outside safely.

As our oldest approached school age, we made a difficult decision. The lots in this older neighborhood were small, resulting in the houses being very close together. Fortunately, we had some wonderful neighbors who shared our family values and positively influenced our children. Unfortunately, there were also some negative influences that brought growing concern. In addition, two busy streets and a railroad track separated us from the elementary school that our kids would attend. We found a lovely split-level house just a block and a half from the school and decided to leave the home where our two sons had been babies. Preparing to sell our house, we expected others to recognize what a wonderful home this could be and snatch it up quickly. Maybe we would even make a little money on it. **We've now sold four houses and have never had a quick sale.** Each time, we've been forced to make some double payments and do some sort of bridge loan in order to move forward. With this first experience, the loan was provided by Dave's dad, who advanced some income from farming to us for our down payment.

After one year in our new neighborhood, when Eric had not quite finished kindergarten, we were faced with **the biggest and most difficult decision we have had to make.** Having lived our entire lives within a 100 mile radius, we were being asked to move 1,200 miles away from Ohio to a city I had never heard of in North Dakota. The news company that owned the paper Dave worked for was offering him a similar position at a larger paper in Minot. I was shocked to think of leaving our families, our church, our friends, and our school to live in a place with these unofficial slogans:

*Why not Minot? Freezin's the reason!
This isn't the end of the earth, but you can see it from here.*

As the two of us talked about this possibility, I began to realize that Dave was seriously considering a move to Minot as a positive thing. The professional challenge was attracting him, and the salary being offered was considerably higher than his present income. With our sons now 2 and 5 years old, Dave was solidly behind my wanting to stay at home with them, and we were aware that a growing income would help our family. There was something else, too. A cross-country move could be a daring and strangely exciting adventure for us. God began speaking to me through the lyrics of a well-known song by Peter, Paul & Mary, "*A man shall leave his mother and a woman leave her home. They shall travel on to where the two shall be as one.*" I don't recall being aware that these words from The Wedding Song were straight out of the first book of the Bible, but they got "stuck" in my mind in a way that I could not ignore.

Dave and I decided that we needed to see this strange land we were considering making our home, and with the planning of a trip to Minot came the necessity to let our parents know about the job offer. Leaving our kids with my mom, we visited North Dakota in February - not the state's most attractive time of the year. Still, the contrast to Ohio excited us, and the city itself – a sort of island in the prairie - offered everything we thought we would need. We were seriously considering this huge step in both Dave's professional life and our personal life, but we were looking for some wisdom from a source other than our emotionally attached families. Knowing that our church's pastor had moved to Tiffin from, of all places, North Dakota, we sought his advice. He shared from his family's experience there and then said something that puzzled us, *"If you do it, your marriage will definitely benefit. You'll grow closer to each other."* The words didn't mean too much to us at the time, but looking back, it's surprising how many times I've told people that our move and the subsequent four and a half years spent in Minot were the best thing that ever happened to our marriage!

There is one other exchange that sticks in my memory, and this time it is *my* words that held a truth that, perhaps, contain a secret to our happiness. As we were drawing close to the move, I was standing in my mother's kitchen when she could not contain her sadness at the thought of us and her only two grandchildren leaving. As the two of us hugged and cried, I said to her, *"If I told him that I did not want to do this, he would turn down the offer. But what would that do to him, our future, and our marriage?"*

Throughout the years, each decision we have made, small or large, has been made with consideration for each other. Sometimes, one of us is more certain or excited about a change than the other, but there is always enough conversation, consideration, and prayer to come to an agreement before proceeding. This applies not only to changes in location, but also to financial decisions and large purchases. It means that when Dave finds it necessary to plan a business trip, he checks with me first to see if there is an important family activity on the calendar. It means that you'll not hear me saying, as some other wives do, "My husband would kill me if he knew I was buying this." He trusts me to not overspend.

Of course, there are many personal decisions that we make independently. We are two individuals who have become one, with each respecting the other's experience and wisdom and neither being overly nitpicky or controlling. I like to say that our marriage works because of my self-imposed no nagging policy. He responds that it works because he lets me have my way. We both know that God is at the center of our lives. He has brought us this far and will never leave us.