Saturday morning. Spring of 1969. A bright, sunny day in south central Indiana. Shortly after breakfast, I turned on the TV cartoons for Matt and Jennifer, got in our car, a white un-air-conditioned ’67 Buick 2 door, and went off to run my Saturday errands. First a stop at the cleaners, then to the library to drop off an overdue book, then to the real estate office to buy the house, and finally to the grocery. I got back home around 11:30 that Saturday morning, and was unloading the grocery sacks when I casually mentioned to Agnes, “Oh, by the way, I stopped and bought the house.”

“You bought a house? What house?” She had a quizzical look on her face.

“The house you took me to look at last night. The ranch on the east side. I thought you wanted it.” My stomach was starting to knot.

“Well,” she said, “It was all right, but …..you just went out and bought it?”

What was this? Was she second-guessing me? We’d lived in the small mid-western town for nearly five years. First in a tiny, poorly insulated apartment. Later Agnes found a nice three bedroom rambling house on a tree-lined street that we rented. It had a small yard, but plenty of room for the kids to play. If something broke, or a pipe leaked, we’d call the landlord, who lived just across the street.
But Agnes wanted to buy a home of our own. “We’re just paying rent! We aren’t building up any equity. We need to be building equity.”

What the devil was equity, I wondered. Must be an accounting term. Agnes had taken accounting at the Business College in Chillicothe.

So, on some evenings and almost every weekend, Agnes insisted we go look at homes to buy. We walked through house after house after yet another house, with a fawning realtor pointing out the breathtaking beauty of the back yard, or the quaint antique chair rail in the dining room. Meanwhile, my mind was on the pile of papers and phone messages on my little Steelcase desk at the office. Important tasks required my attention! The wheels of industry were mired in the muck of details that demanded action. Action only I could implement. And there I was, trying to feign some slight interest in the “wonderful unfinished basement, which your husband could turn into a comfortable family room in his spare time.”

Spare time? Hell, President Johnson had more spare time than me. I had the WesTruck account to manage. I hardly had time to pee! Which school of acting do realtors attend to learn how to seem that excited? Joanne Woodward couldn’t hold a candle to the overweight babe I’d followed around last night.

On that fateful Friday evening, I got home from work, ready to collapse in front of the TV with a cold beer to let my head clear. It had been a week full of putting out any number of blazing fires and exploding mini crises. My heart sank as I walked in the door. Agnes had her coat on, and both kids were dressed to go out.

“I thought we’d take the kids out to eat,” she said. “And I want us to look at a ranch house on the east side. It’s listed at $22,000, and it’s a contract sale.”

Crap. So much for any thought of a relaxing Friday evening.

“What’s a contract sale?” I asked, trying to show some interest.

_I could taste that beer. Maybe later._

“It means we buy the house directly from the owner,” she said with mild irritation. She’d told me several hundred times I should read and study about real estate. “Buying a house is a good investment,” she insisted. “You should spend more time worrying about our own home as a business than on that dumb old company.”

_Sheesh!_

We drove out to the far side of town, turned north on a side street; then on to a tree lined cul-de-sac. Small, neat ranch houses were on both sides of the street. On the left; a For Sale sign. On the porch, our smiling realtor.
Are all female realtors overweight, with a couple of chins and rhinestone glasses? Is it a job requirement?

We climbed out of the car, and the realtor, who we’d never met before, started gushing about the kids. “Just wait until you see your rooms,” she told Jennifer, who was seven, and Matthew who was four at the time. “And you will have a nice big yard to play in!”

Hell, the car engine hadn’t stopped running yet, and this gal had already settled us in. “Actually, we just want to take a quick look,” I said.

Agnes shot me a look, and took over. “We’d like to look through the house and understand the terms.” She gave me her ‘let me handle this’ look.

We followed the realtor through the place. Big living room with a fireplace and shag carpet; three bedrooms, two baths. The master bedroom had its own small bath, and there was another bathroom at the end of the hall. The big mirror in that bathroom was cracked. Kitchen, laundry room. Then down to the unfinished (naturally) basement.

Judging from all these unfinished basements, it looked like most homeowners didn’t have any more spare time than I did. I noticed a crack in the floor that ran the length of the basement.

Agnes and both kids followed the realtor out into the back yard. I gave the backyard a cursory glance and checked my watch again.

*Man, this is taking forever!*

Finally, we all gathered in the front driveway, with the real estate lady still hot into her excited pitch. “You’ll have wonderful neighbors. Most of them are engineers over at the plant.”

*Great. I probably work with these guys all day. Eight hours around some of them would have put Molly Brown into a funk. Funeral directors were more light-hearted than the Cooling System Engineering Group.*

Agnes took the realtor’s card, checked the price again, and promised to get back to her in a few days.

“Don’t hesitate too long,” she enthused. “A home with this much charm and quiet setting won’t last forever.”

The For Sale sign was faded, rusty and appeared to have been in place for years. The shrubbery was badly in need of a trim.

*This place could still be on the market when I retire.*
We left and drove back into town, to Lum’s, a new restaurant that specialized in gourmet hot dogs. We didn’t talk much about the house. I didn’t want to appear too interested, and besides Matt and Jennifer were arguing over the little box of crayons the waitress had left, along with the kiddy place mats designed to keep little minds occupied. Naturally, it wasn’t working. Both needed the same red crayon out of the one box of crayons at the same instant.

My business-like recommendation to Matt to use the purple instead was met with a tiny furrowed brow and a, “But Daddy!” He grabbed the red crayon, causing Jennifer to go outside the lines of the barn she was coloring. She turned to Agnes, “Mommy! Look what Matt made me do” Agnes shot me her ‘can’t you handle anything’ look.

I wanted my beer, but I was stuck at a gourmet hot dog place that apparently couldn’t spare one extra stinking box of crayons to prevent the outbreak of World War Three at my table.

My mind was on a desk full of problems. I had a determined, equity-minded wife glaring at me. I felt the house hunt hanging over my head like a time bomb.

I pondered how I could get at least one of those problems behind me.

Crash! A mug tipped over. Liquid sloshed all over the table. I heard Matt’s anguished cry, “She did it, Mommy!” I grabbed the napkin box just as Jennifer let out a howl, holding up her ruined place mat.

Agnes grabbed the napkins from me and took control. Chocolate milk dribbled onto my khakis and into my right shoe. Matt took advantage of the confusion and grabbed the red crayon.

Then came Saturday morning.

That Saturday morning, I had a mission.

I was going to TAKE CHARGE. I was the breadwinner, right? I worked a demanding job that required uninterrupted blocks of time to concentrate. I could not spend many more nights and weekends running helter-skelter all over Indiana looking at houses. I was a busy, important man. A decisive, action oriented executive. I was capable of putting my foot down to TAKE ACTION.

So, I left the house in our ’68 Buick Special; V6, stick shift, AM radio and no A/C. Our first new car. We’d been all the way to Texarkana in that car to see the in-laws. We were really starting to “See America” because I worked for a fine company that gave me two full weeks of vacation.

At the library, I easily blew an hour. Then up to the cleaners to drop off my green wool jacket and stained khakis. I picked up a black suit I’d paid $19 for at a discount store near
the Ohio State campus. It was my interview and funeral suit. The dress code at work was buttoned-down shirt, tie, and coat; preferably dark. All the Harvard MBA’s wore buttoned-down shirts and striped ties, and I did my best, with our limited budget, to dress the part.

Then it was off to the real estate office to buy the house. When I told the overweight agent I wanted to buy the place, her jaw dropped, but she recovered. “What would you like to offer?”

*Offer? What the heck? The advertised asking price was $22,000?*

“The guy is asking $22,000 dollars, so we’ll take it,” I said.

*C’mon, I haven’t got all day. I still have to get to the grocery and mow the yard.*

“You….you’ll take it? $22,000 dollars?” She looked shocked. I wondered why?

“Yeah” I said. ”What do I have to do next?”

She just sat there staring at me. Finally, she shook her head, as if to clear her mind. She looked confused. I wondered how long she’d been selling houses?

”Well, well,” she said, shuffling through the papers on her desk, “let me find the offering from the seller. You’ll have to sign that.”

She stopped and looked up at me, “22,000 dollars….right?” She cocked her head. Her eyes fixed on mine.

*What the heck is wrong with her memory? Why can’t she keep that number straight?*

I sighed, “Yeah, $22,000 dollars. And 10 percent down, right?” I tried to sound crisp and businesslike. “I’ll write you a check for $2,200 dollars.” Agnes told me Friday night we had just over $2000 in our savings account.

She was still searching through her stack of papers, and not having much luck. Apparently, organization is not her strong suite. I thought I could see the color begin to drain from her face as she searched for the right paperwork, her hands shaking slightly. She seemed to be hyperventilating.

”Oh no no no,” she said, “where the hell IS IT?” Good Lord, I thought, is she all right?

“Here it is,” she cried, with a shout of relief. She actually crossed herself.

She jerked the document out of the stack and shoved them at me, then almost stabbed me with her pen as she thrust it into my hand. ”You just sign right here, and the house is YOURS!” Her breathing started to return to normal.
“And just put your initials by the price, just $22,000”

I signed, initialed, looked at her importantly, “What else?”

Her realtor personality started radiating from behind the rhinestone glasses. With a big smile she said, “That’s all for now. I’ll contact the seller, and we’ll get all the closing papers started. We can probably close next week.”

Close? What does that mean?

I walked out into the late morning sunshine, relieved that I had solved my problem. After she closed the door, I wondered why she was yelling. Maybe she’d stubbed her toe.

“You just went out and bought a house?” Agnes stood stock still, watching me as I unloaded the grocery sacks.

“The ranch we looked at last night. I thought you wanted it,” I said, not sure I wanted to meet her steady stare.

“You bought it? Just like that? Without discussing it?” She shook her head; then looked at me. “Did you sign anything?”

I gave up unloading the groceries. ”Yeah, I signed something. She says we can close in a week or two.” My throat tightened. I started to panic.

“How much did you offer?” Agnes asked.

I was afraid I was going to throw up. All those questions, questions I should have thought of.

“Well, they were asking $22,000 dollars, so that’s what I offered.” Now I was starting to hyperventilate. “It was the price, you know.”

“YOU JUST GAVE THEM THEIR PRICE?” she shouted, her hands up to her face. “You NEVER give them what they ask for. You go low, and they counter the offer. Don’t you know anything? You just met their offer? Did they accept?”

I told her I didn’t know. I wanted to disappear.

Why can’t I just have heart failure now?

“What about the broken mirror in the bathroom, and the crack in the basement? Did you make the offer conditional on fixing those things?”
The blank look on my face was all the answer she needed.

She kept up the interrogation. Finally, she turned and looked out the kitchen window; and let out an exasperated sigh, “Can we even afford it?”

Now I panicked. Completely. “I thought you had that figured out! Why else would we even look at the place?”

Agnes closed her eyes; signaled me to be quiet, and turned to get a pen and some paper. In a quiet, controlled voice she said, “Let’s figure out if we can make the payments.”

After about fifteen minutes of work, the conclusion was clear. We could not afford to buy the house. Out of the question. Then, one other realization hit us both at the same time. We’d have to have a second car! The house was out on the edge of town; Agnes worked as a dental hygienist. The kids were starting into school activities. No way could we get to all the commitments with one car.

So, now I had to call the realtor and get out of the deal.

I explained I had made a mistake. Hadn’t talked to my wife. Hadn’t done a budget. Hadn’t figured on a second car. Couldn’t go through with the deal. Sorry. I asked her to keep us in mind. We really did want to buy a place!”

There was a long silence on the other end of the phone. When the realtor started to speak, her voice was as cold as ice. “Mr. Friel, you signed a valid offer for twenty-two thousand dollars. The seller has accepted your offer. He has your ten percent good faith money. You bought the house. If you try to back out now, you will lose your ten percent down, and the seller has a right to hold you to the deal.”

There was no negotiating with that tone of voice. I had a vision of the Wicked Witch of the West on the other end of the phone. I didn’t know what to say. I mumbled something and hung up.

I turned to Agnes. What was that look on her face. Anger? No. It was a look of fear. This time I had really done it.

We spent the rest of the day alone with our thoughts, going about a few chores half-heartedly.

We were scheduled to go to a party that night at the home of one of the Application Engineers, a BYOB party. Normally, I’d take a six-pack of PBR for Agnes and me to last us through the evening. But, on this night, with a $22,000 problem hanging over us, and the need for a second car, I knew a six-pack was not the answer. We were going to need something stronger to help us forget, and to get us through the night without a nervous breakdown, or a fistfight.
We weren’t big drinkers, but I went to Tom’s Discount Liquors and bought a bottle of Jack Daniels. We really didn’t get into the party. We just tried to forget the mess we were in. Or, rather, the mess I had created.

Agnes and I went through that whole bottle that night. We killed that bottle. Just the two of us.

It didn’t even faze us. At the end of the evening, we were still cold sober, every nerve raw with the thought of what we were facing.

We got home around 1:00AM, wide awake and focused on our $22,000 house, our need for a second car; our shattered budget, and our impending financial disaster.

I couldn’t even think about the now trivial problems on my little Steelcase desk.

The next few weeks passed in a blur. I tried to put the house out of my mind. But the realtor had other ideas. She sent me the forms to fill out to get financing, and kept the pressure on so we could move on with closing. I wanted to put the house out of my mind, but Agnes pressed me. “Get on with the move. We’re committed.”

One evening, I took Matthew with me to our new house. I put Matt in the car and we drove out. I did some measuring that evening, to see where things would fit. I saw that Matt had made friends with two kids who had wandered up the driveway.

Well, there’s a bright spot. At least there are kids in the neighborhood.

Matt ran into the empty living room. “Daddy, Daddy! Guess what?” He jumped up and down with excitement. “Daddy! The boy next door has a pig!”

My heart sank.

God in Heaven, don’t let it be true. Not pigs? Not next door. Why in hell didn’t I check this place out better?

I looked at Matt. “How many? Did you actually see them?” I had visions of my Dad coming to visit, and eyeing the hogs rooting in the yard next door. I could see him wrinkling his nose and shaking his head at the idea of his son living next door to a pigsty.

Yeah Daddy! I saw him! He’s got a little Ferris wheel in his cage!”

I almost cried with relief. The boy next door had a guinea pig.

Maybe this’ll work out after all.
I also started to ask the guys at the office about a used car. Boy, it’s just amazing how people can smell a buyer in trouble.

Dick, who had the Steelcase desk in the row behind me, told me he had a car to sell. “Great little car. Just the thing for your wife to use as a second car,” he said brightly. “Got it out in the parking lot. Wanna take a look?”

We walked out into the spring sunshine, and down to the far end of the lot. Dick stopped by a small, strange looking foreign car. He put his hand on the roof and patted it like his favorite pet.

“This is it”, Dick said. ”An English Ford. Little four cylinder engine, straight stick on the floor. Runs forever on a tank a’ gas. Painted it myself. Want to take a drive?”

I looked at the car. It was small. A two door, painted green, and trimmed in black. By the look of the brush marks, it had been hand painted. I walked around it. There was a piece of chain link fence where the grill should have been. I looked at Dick. He furrowed his brow when he saw my questioning look.

He said, “I had to do a little repair work on the radiator when Barb hit the garage wall. Damned brakes gave out. She busted that grill all to pieces! But that little piece of fence don’t look too bad, now does it? I rebuilt the brakes myself, so it’s in pretty good shape for what you want to do.”

He smiled when I asked to take it around the block. First time I’d ever driven an import.

When I pulled back in, I asked him why he wanted to sell it.

He grinned and said, “Ol’ man Baker gave me a little raise last review.”

Harvey Baker supervised the Sales Engineering group.

“Think I’ll be able to get a loan at the Credit Union for a used Corvair. Barb wants a convertible, and there’s one over at Bob’s Used Cars. Nice little yellow job. I asked Bob to hold it for a coupla days.”

Great! Dick’s buying a car for his wife for fun, to upgrade her life style. My back’s against the wall, and I gotta buy a ride for my wife, because I was stupid enough to buy an entire house without THINKING!

“Well, it doesn’t seem like a bad car, Dick. How much?”

Dick shook his head and grinned. “Tell you what Ed, you’re a friend, and I’ll make you a good deal.”

God help me. Another good deal just handed to me. Has the entire world got my number?
My sphincter tightened as he pretended to think of a price. “I’ll let you have that car for $160 dollars,” Dick said, a hopeful expression on his face.

My mind raced. I calculated what I was making, minus what our new house payments would be, the student loans, the one gas credit card….hell, I had no choice. No sense shopping for a used Corvette, or something fun to drive. I needed transportation. I didn’t have an extra $160 dollars, but I did have an urgent need for a second car. I told him I’d take it.

Probably should have asked Agnes, but why worry her? For once, I was right. I told her I’d gotten a good deal on a second car. When she heard the price, she closed her eyes and said, “Thank you Lord.”

Sure hope she likes the paint job, I thought.

Several weeks later, we closed on the house. We wiped out our meager savings account with the balance due on the down payment. My mind was a blur as I signed the papers, committing me to 30 years of what seemed like an unthinkably rich monthly mortgage.

The realtor was her old self, gushing about the “marvelous buy” and the “quaint country setting” of our new home.

Is a weed-infested cornfield bordering the backyard “quaint?”

She had one piece of good news, “The seller knows about the broken mirror in the bathroom, and he’s going to have that replaced.”

“I really appreciate that,” I said. Then I added tentatively, “We noticed the basement floor has a crack in it. We’d like some help in having that redone.”

The realtor seemed to stiffen in her chair. The smile changed to a grimace. “Mr. Friel, the crack in the floor is normal for a home of this vintage, in this area. I can assure you it’s not an issue for you to worry about.”

I glanced at Agnes. She shot me a look that said ‘great time to bring up the floor, stupid’…now that you OWN THE HOUSE!’

As it turned out, buying that house was the right thing to do. We worked on it, fixed it up, got the yard in pretty good shape. Then, almost a year to the day we bought it, I got a promotion and a transfer to Atlanta. I was going to be a Regional Manager, and travel the southern states. We sold the place in about a month, and made a nice little profit. Had enough money now for a down payment on a nice new two story on a wooded lot in the Atlanta suburb of Roswell.
The Old Man was impressed with both my promotion, and the new house. I overheard him tell Mom one day, “That Eddie’s a pretty smart boy. Look at this fine house. He’s pretty shrewd to afford a place like this.”

Sure wish Agnes had heard that!