

## Getting out of Debt

by Robert Fitt

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It's really funny how it happens, but sometimes I'll be sound asleep in bed and suddenly wake up with an idea sloshing around in my head. Sometimes I can turn over and go back to sleep and the thought never comes back; but at other times it's a lot more persistent than that, and the idea seems to take on a life of its own. When it does, I can say goodbye to sleep for the rest of the night because while my body lies there resting my mind gets tired climbing the slopes of Mount Inspiration—or Mount Desperation—depending on which mountain I'm on.

Sometimes it's a full-blown idea, such as a solution to a problem I've been chewing-on, and sometimes it's a little tiny fragment of a thing that doesn't seem worth much at first, but later turns out to be worth a lot, at least to me.

It was like that several weeks ago when I woke and sat up straight in bed with an idea that wouldn't let me go. The thought was simple enough, it just said "Write something about debt". And I thought "I guess I can do that, I've had plenty of experience shoveling out a corral like that, and sometimes I got a little something on my feet while I was doing it."

I was thinking about my youth when money was so scarce that I held onto it like a vice holds onto a scrap of metal. A lot like Hazel Newbold, (my sweet, but practical, mother-in-law) did as a child when she treasured the orange she got for Christmas—her only gift that year—so much that she saved it and saved it, eagerly looking forward to that first delicious bite. The problem came when she opened her drawer on Easter and discovered that there wasn't much left of the orange that was worth anything.

Maybe I was thinking about that when I got married and loosened my hold on the dollar quite a bit. It always seemed, as they say, that "there was too much week at the end of the money". And so we borrowed, just to keep afloat. It was not a happy time, for we were always worried that we wouldn't have enough money to pay the insurance or the heating bills when they came, but somehow we always seemed to have enough money for an ice cream cone when we wanted one.

This all happened back in the 1950's and credit cards were unthought-of back then or we might have drowned in debt before we learned that money is a willing servant when you earn it and have it in your hand; but when you get ahead of yourself and want something before

you've earned it, and decide to rent the money you need, then money becomes a awfully harsh taskmaster.

I never was any good at arithmetic, and so when I finally hitched myself up by the britches and organized a budget plan it was a funny looking thing, sort of ungainly, like a camel. When I showed it to people who knew about both math and money they just laughed at how silly and simplistic it was—but it worked for me. We got out of debt and pretty soon we had some savings and shortly after that we noticed that our savings seemed to be having a lot of kids of their own. I guess they call it 'interest; but what interested me was how much better it is to have the bank paying rent to me for the use of my money than it is to have me scraping the bottom of my piggy bank to pay rent to them so that I can use their money!