

## Money, Sex and Lies

By Roger Stoufer

During my early years on this planet I had no clear cut goals. As a youngster I didn't have dreams of living in castles, Cadillacs in my garage, making frequent trips abroad, or owning a closet filled with Hart Schafner Marx suits. If the gas gauge in my 1948 Plymouth registered over one quarter of a tank, I considered myself upper class.

Hidden deep in the frontal lobe of my deteriorating brain are some vague thoughts about my pipe dreams from long ago. These were not specific, but usually included driving a nice car with a pretty girl sitting next to me.

It seems now that these unfocused, muddled, fuzzy thoughts about securing wealth developed a form as I experienced the concrete situations that gave them a life. For example one year of living in Searing Center proved to me that my future dreams for living quarters did not include renting a room in a building where hundreds of males shared toilets, showers, televisions, and meals. The remainder of my college years I lived in shared quarters off campus and some real dives in the ghetto in Minneapolis. These experiences too, helped me to clarify what I didn't want.

After one year of renting a dilapidated old house in Stewart, Minnesota during the first year of our marriage, Sheryl and I rented a new two bedroom rambler in Brownston for \$80.00 a month. That's likely when my dreams began to take shape. After we installed a window air conditioner given to us by my mother-in-law, we could keep that house cool in the summer and warm in the winter. It was heavenly.

When Sheryl became pregnant I took my next step up the stairway toward the top floor of capitalism. I bought a ten-thousand dollar whole life insurance policy from Francis Lockwood, a sales representative for Northwestern Life. My mother-in-law had sent him to visit with me.

This purchase was completely contrary to all of my previous financial practices. I had always argued against life insurance. It seemed stupid. The sole purpose of money was to exchange it for things I wanted or needed. I wouldn't want or need new cars or tickets to Gopher football games after I was dead.

I believe this purchase opened the door to the evil desire to accumulate stuff. Especially money! I like to blame my mother-in-law for this. After I surrendered on the life insurance, she knew I was vulnerable and she regularly set traps for me.

When we moved to Mankato we rented a nice little duplex on Grant Avenue for \$90.00 a month. I loved it. If the furnace quit working, the toilet plugged or the key wouldn't open the door, we called the landlord and he had it repaired.

Then my mother-in-law introduced us to Dean Feigh. He sold real estate. I warned him. "You seem like a nice man." I said. "Don't waste your time with me. I'm broke."

Lucille said, "Don't worry about money. I might be able to help. I have some money in savings that might be available to help with your down payment."

That thought set off a panic attack for me. My heart raced, my arm pits soaked my shirt, and my voice quivered when I said, "I'm not borrowing money to buy a house. We're doing just fine here."

Three months later I owed my mother-in-law \$3,000 dollars and our family lived in a new little rambler at 140 Welcome Avenue in Mankato. The second I became a homeowner I was prey for all the financial schemers in town. Especially those slick retirement investment salesman.

Carl Schoenstedt, a salesman for Minnesota Mutual Investments, must have monitored new home purchases. He was at my door trying to entice me to financially prepare for my retirement before the paint dried on the walls of our new home. He was a great guy and a smooth talker. When he left I had decided not to buy the boat I wanted. Instead I started saving for retirement. That made no sense at all. I was twenty-seven years old and giving up tomorrow's fun to prepare for something that might never happen.

This was the end of care-free living for me. I now had insured my life, owned a home, and was saving for the future. Somehow the one step at a time stairwell leading to capitalism had become an escalator that I couldn't escape from.

My whole life changed. I bought a station wagon, started reading investment magazines and even considered becoming an Amway salesman. I'm convinced my mother-in-law had this whole thing planned. She found my weak spot. Money!

We paid \$18,200. for that 960 square foot rambler located at 140 Welcome.

We saved \$1,200 on the/ purchase price by painting the entire interior, planting the grass seed in the backyard and purchasing the flooring for the living room. That was the first step on my learning curve about negotiations.

We wanted to make this house into our home. To do this we painted the basement walls pink and the floor and stairs gray. While this appealed to us, it had likely didn't have a broad resale appeal.

That didn't make much difference to us because we planned to live there forever. That changed when developers started to build apartment buildings across the street from us.

We lived there for three years and managed to retrieve our investment when we sold the property. Since the offer we accepted had a contingency that required us to wait to close the

sale until the purchasers sold their home, we sat on pins and needles until that transaction was complete.

When we moved into our new house on 304 Emerson Lane, we were determined this house was to become our permanent home. Little did we know.

P.S. I lied about the sex to keep you reading until the end. My mother-in-law taught me tricks like that.

## **Dip go the Paddles**

By Linda Good  
May 21, 2016

The perfect day, out on the lake,  
seated in my kayak,  
Dip go the paddles, from one side to the other

The lake is smooth, with barely a ripple,  
Until a motor boat passes and creates undulating waves,  
causing the kayak to bob up and down

Above me, there are blue skies with a few scattered cotton ball clouds  
While warm, bright sunshine beats down on my bare limbs

Below me, fish can be seen through the transparent water,  
Some minnows, some fingerlings, and occasionally a big catchable fish

Dip go the paddles, in the alternating rhythm of one up, one down  
sometimes eliciting a splash of cool water

Dip go the paddles, propelling me through the stillness  
As I circumnavigate the lake

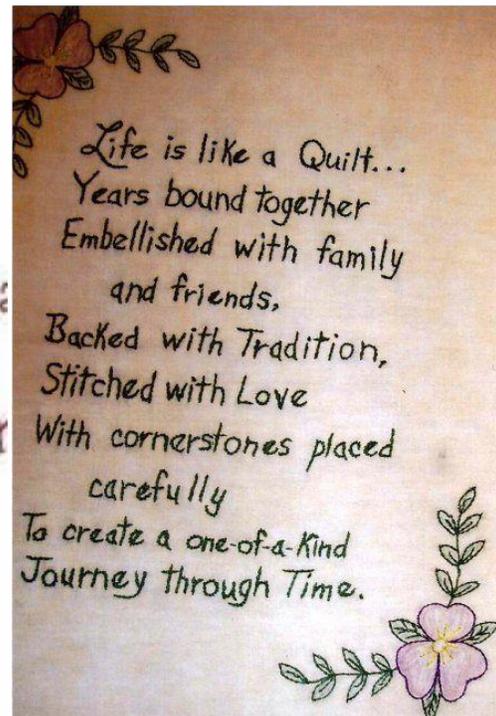
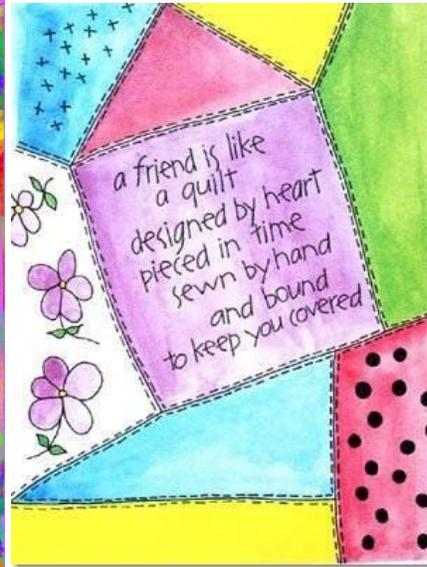
On the shore, people are scattered  
Some are outside grilling,  
some are on docks throwing out lines in hopes of a fish dinner  
Children wade into the wet, splashing adult supervisors still on the shore

Dip go the paddles  
As I sing to myself a song of sunshine, love, and spirit  
Alone in my peaceful solitude  
In this cathedral of nature

## **The Quilt of Life for Lisa Coons**

By Linda Good  
March 24, 2017

Each of us pieces together a quilt of our lives  
Each block has a story to tell...  
of family, friends, experiences, places, and things  
that have been stitched together over the years.  
Our own life's quilt has many patches, many pieces,  
many colors, and many sizes  
with kindness sewn into each piece,  
held together by threads of warmth, love, and happiness  
Sometimes our quilts are crazy quilts with scraps of our  
life stitched together in uneven pieces as life's journey  
takes us down an unfamiliar and winding road.  
At times, the quilt of life might seem to unravel  
but it can always be stitched back together  
with love, patience, tears, and acceptance.  
So wrap yourself in the quilt of life.  
It is there to warm you and to embrace you  
as you move toward the final rest.



## Non Sequitor and Everyday Life

By Barbara Keating

(Written March 2020: Read 12 June '20 at Memoirs; Edited Aug '20)

Non Sequitor: January 22, 2020:



I laughed out loud when I read the *Non Sequitor* comic strip in January. The drawing depicts two mountain climbers reaching a plateau. On the small mesa a white-bearded man sits lotus style in front of a cave. A sign next to the guru says “All of life’s answers except why one sock disappears in the laundry.” The first mountain climber looks at the second and says, “Never mind.”

It struck me as particularly funny that day because it just so happened it was also the first day in my life that the socks on my two feet did not match. When I got dressed that morning, I had looked wistfully in the little basket with unmatched socks in my dresser drawer. I put single socks in the basket in the hopes that their mates will show up eventually. Whatever is left at the time of spring or fall cleaning, however, get thrown away.

On the morning in question, I looked at a white sock and a beige sock. They were among my favorites before their mates had disappeared. I wasn’t planning on going anywhere that day. Who would know? Who would care? I reminded myself that wearing two socks of slightly different colors was a positive act of resistance against my tendency towards perfectionism. It is good for me to loosen up a bit.

Then I saw the cartoon and laughed. I posted it onto Facebook with the comment: “Admission: I am currently wearing unmatched socks whose mates disappeared in the laundry. They are nice, soft, warm, almost-new socks. I like them and I refuse to throw them away!”

Kathy, a high school friend living in Australia, commented: “Who wears matched socks?” I answered: “Thanks! I am not alone?” She replied: “Definitely not! I’ve not worn matched socks for years and I don’t care.” Then Judith, a Twin Cities friend, commented: “Not hardly! The divorce rate among good socks is very high; I count it as semi-formal dress if my socks really match.”

That did it! These affirmations gave me permission. I now wear those socks each week when I plan to stay home.

I took the next step a few weeks later by wearing unmatched silk sock liners going out in public. Not only was one liner white and the other ivory, they were of different designs. They were, of course, hidden under matching knee-high socks also hidden in my matching knee-high boots. I had a passing thought about the warning to always wear clean underwear without holes just in case you are in an accident and wind up in an Emergency Room. Oh, well. ... As long as the ER staff see unmatched socks as a sign of common-sense frugality and not one of senility!

I am now eyeing another two socks in the unmatched socks basket. One being blue and the other black is less of a problem than the black being knee-high and the blue being a crew-sock length. Even for home, that is going too far. Maybe next year.