

▣ The Beach Misses You

A Financial Fable for Happiness and Internal Peace

by

Steve Rhode

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“An inspirational story of financial hope for couples. You can find your happiness.”

“Most of us are focused on getting things we don’t really need instead of what we really want. This remarkable story tells the truth about how to make your money—and your life—work for you. I highly recommend it.”

-- Gerri Detweiler - Author of the Ultimate Credit Handbook

“The best part about this book is that it offers hope to those facing difficult financial situation, it shows what simple steps can be taken to regain control over our finances and bring sanity back into our lives. This book challenges us to discover our real self and let that influence how we deal with money.”

-- Dr. Tahira K. Hira, Professor Personal Finance and Consumer Economics Iowa State University

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Dedication

This book is dedicated to all the kind and loving souls with financial problems who suffer and struggle in silence.

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Preface

As they exited the ship, Bob and Jenny held hands for the first time in a long while, though it was more a necessity than a sign of mutual affection, as they both needed to steady themselves as they made their way down the gangway to the international pier. As soon as they reached solid ground again, they let go of each other and resumed their customary emotional distance.

They were headed toward the Cozumel, Mexico, shopping bazaar, which was, indeed, far away from home, but their journey really began many years earlier.

This is the story of Bob, Jenny, their son John and a mysterious stranger who changes their future. It's a story of what happens to good people who let money troubles infect their lives like a virus. Left untreated, the infection spreads throughout every aspect of their world and threatens their potential for happiness.

It's a story that reminds all of us that unless we are careful, we can lose love, friendships, focus, passion and, most importantly, who we really are. This is also a not-so-subtle instruction manual on how to survive a financial crisis. Perhaps we should call it a financial fable for happiness and internal peace.

Some say life isn't easy and love never lasts. I say life is what you make of it and love can last for as long as you want it to.

Steve

* * * *

Chapter 1: The Fight

Bob, Jenny and John lived a hopeful, middle class existence in a typical middle class neighborhood.

Bob worked for a large, multinational corporation and had worked his way up the ladder until he was a respected manager with a staff of thirty.

Jenny was a schoolteacher in the local public school system. She loved her job; at least she did when she started ten years ago. Over the years the fun had been slowly sucked out of the profession. She loved the fifth graders, but hated the school bureaucracy. Teaching seemed to have lost those magic moments of satisfaction when you could see a student's face brighten with new knowledge. Nowadays, students' expressions were nothing but boredom and fatigue, having to cram for yet another state mandated exam.

John, their son, was just entering middle school. He was a boisterous, but basically good, kid who loved his mom and dad and did his best to enjoy every day. At least that's how he appeared on the surface. Inside, he was silently terrified his parents would divorce, like so many of his classmates' parents. He saw them disagreeing all the time, but because he was never included in the discussions, he didn't really understand what was going on. The best he could figure out was that everything cost too much money. John felt it was all his fault. Most of the time he didn't ask for things because he didn't want his folks to think he was too expensive to keep around.

A few years earlier, Bob and Jenny had come to an understanding, of sorts, after a tense conversation that sounded to John suspiciously like a fight. The disagreement was over the bills. Jenny brought the mail in on a Tuesday and found a past due notice. The cable bill was late and the company was threatening to cut off their service – what she called the “blue babysitter.” No more HBO. No more Cinemax. Jenny had worked herself up into a tense rage by the time Bob got home that night.

Bob hadn't had a great day, either. He learned that a friend had sabotaged his expected promotion to unit supervisor. Bob was angry and felt betrayed. Not only had he lost a job that he honestly felt he deserved, he lost someone he once thought of as a good friend.

Jenny was lying in wait for Bob to walk in the door. She sat in the family room, where she had a direct view of the front door. If it had been a war, a pit would have been dug in the entry hall and covered with the foyer rug to catch him when he entered.

Bob walked unsuspectingly into the ambush.

“Bob, the cable bill hasn't been paid and they are talking about cutting off our HBO. What the hell is going on here? You know you are supposed to pay the bills,” screamed Jenny.

Bob knew he probably forgot to pay the cable bill and, truthfully, there were probably some other yet undiscovered bills sitting in a pile on his cluttered desk. In the past few months Bob had been distracted as he worked hard to be recognized for the unit supervisor opening. Right or wrong, his attention had shifted to trying to land the job that he felt would bring them more money and make their lives easier, or so he thought. At that point in time, he was juggling his attention between family, life and work. At any point, one of the balls was always in danger of falling.

However, with neither of them in the right frame of mind for a rational discussion, the confrontation quickly escalated out of control as tempers erupted. Sure, it was just a little cable bill, but Jenny came from a family

where the bills were always paid in full and on time. After marrying Bob, she had had to get used to a different way of dealing with money. Bob lived further out on the financial edge. He was comfortable owing others and making just the minimum monthly payments on his debts.

Over time, Jenny was persuaded that abandoning the financial attitudes she was brought up with was simply more fun. Rather than waiting to have what she wanted, Jenny learned from Bob that she could have all the cool things now – a new car, a vacation, clothes, jewelry and other baubles. Of course, all of this went on the ever-increasing library of credit cards in their wallets.

If you had to put a label on them both, Jenny was raised as a saver and Bob as a spender, although Jenny should have known everything was going to change right from the beginning, when they shelled out for a magical wedding that cost half a year's salary.

Over the years Bob had been responsible for paying the bills. Somehow the job was left to him. They never had a conversation about who did what, they just fell into the patterns they brought with them from home.

The unpaid cable bill jerked Jenny back from her pleasure over pain existence. The cable bill wasn't just a late notice for television access, it was like a paper cut. It was a small wound, but it hurt a lot. Something was seriously wrong if they sent a notice about it, she thought.

Needless to say, the disagreement over the cable bill did not end well. They backed each other into an uncomfortable corner with no way out. The final outcome of the skirmish was lost trust, lost respect and lost roles.

"Fine, then. I won't do it any more. You pay the bills from now on!" Bob screamed as he punched the door jam and stormed out.

There are never any winners at times like this. Jenny was left with the responsibility of managing the family finances alone as, true to his word, Bob neither interfered nor helped again.

Jenny did not want to admit she was not very good at managing the finances. It was a man's job, she thought. At least that's the way it was in her parent's home. But she was strong and did not want Bob to say she wasn't capable. That would crush her. So there was an uncomfortable peace.

* * * *

Chapter 2: Cozumel

At 8 a.m. the cruise ship neared the tropical island of Cozumel, just off the coast of Mexico's Yucatan Peninsula.

Last night, in the open sea, steaming toward the Caribbean, Jenny, Bob and John sat on the deck and watched the rippling waves glow in the moonlight. Each wave was unique, creating a milky white design against the dark ocean for just a moment, never to be seen again. As they watched the miles slip by, they were recharged by the sea air and warm comfortable breezes.

Slowly, Bob rose and gently took Jenny's hand.

"It's time for the show to start honey. Are you ready to go?" Bob said.

"I'm ready," she said, but really wished she could curl up on the deck chair and take a long-needed nap.

John was excited to see the show. He'd never been to a musical revue and was intrigued by the fact they would have singers, dancers and a live band all on one stage.

John had hopes of being a musician. He thought they were cool and vowed that one day he would learn to play an instrument. But what made John even

happier was that the three of them were together without fighting, for once. John was witnessing a side of his parents he almost never saw at home anymore. John actually saw his parents as friends, instead of bickering adults.

That all changed the next morning. As they made their way along the Cozumel pier, the arguments started again. Jenny wanted to stroll through the air-conditioned shopping area and Bob wanted to rush straight for the rental car company. They couldn't agree, as usual, so they went their separate ways, instantly recreating the physical and emotional gap they had begun to close the night before.

The trip had started out so hopefully. It was Jenny's idea and, even though John was coming along, Bob hoped they could find a few magical moments to rekindle the passion from years gone by. He knew that the fire they felt for each other had been doused by a seemingly never-ending series of fights about money – bills needed to be paid or spending needed to be reined in, or so Jenny told him.

These incessant disagreements had infected their relationship and now they were dangerously close to being little more than roommates, rather than the passionate lovers they had been when they met.

Jenny was trying hard to be flexible and conciliatory. Since the cruise ship left New Orleans, she had spotted glimpses of the man she fell in love with. Sometimes it was just the way he smiled, like last night at the show, or maybe it was the genteel way he held the door for her as they left the dining room that morning. Whatever it was, she recognized that Bob was also trying to make this trip special.

It was an unusual kind of vacation for them. They had never taken a cruise and it was only for a few days, so they both wanted to try and break free from their past and make this a new starting point in their relationship. But then came the shopping area and the car rental agency. They couldn't even make it from the ship to the end of the pier without an argument.

How was Bob ever going to reconnect with his wife? Instead of compromising, he ended up walking to the end of the pier alone, as usual.

As Jenny headed for the shopping area door, he looked over at her and wished there was a way he could take back the last few minutes. Instead of disagreeing about something as stupid as which direction to walk, why couldn't he simply agree with her?

As he walked, he noticed how unbelievably blue the waters were as he stared out toward the sea. He felt the warm breeze flutter his shirt and he put his hand up to shield his eyes from the sun. He noticed the rich Caribbean colors on the buildings and heard music coming from somewhere nearby. As he got near the end of the pier, he realized, sadly, that he was experiencing paradise on his own.

The first day at sea was like the best drug Jenny and Bob never admitted to taking. As they cruised through the blue waters of the Gulf of Mexico, the weight of

the last year seemed to be blown away by the ocean breezes. John slid down the water slide on the Lido deck as Jenny and Bob ordered another round of drinks. Right now, this minute, life was good.

As they stood by the rail sipping the drink of the day, they watched the minnow-like flying fish dart away from the ship, skipping wave tops. The combination of the big ship, big views and small flying fish was a contrast in strength and fragility.

Suddenly the moment was broken as Jenny snapped upright, remembering that she forgot to make the mortgage payment in the rush to leave the house. She took a big sip of her drink and pushed the thought to the back of her brain. After all, there was nothing she could do right now, was there?

The first night onboard they had a fabulous meal in the main dining room, just like the old days, when dinners out were reserved for special occasions and not the norm. The service was impeccable and they

beamed from ear to ear, enjoying the experience. Even John was having a great time. He loved the Shirley Temple, cheeseburger and fries. Over dessert they discussed the next day's plans to drive a rental car around the island and stop at a beach or two.

Bob walked to the car rental agency alone from the pier. Inside the rental office, Salvador helped him rent a lime green VW convertible. Bob put his thumbprint on the rental contract, cleaned the ink off his thumb and then reached into his wallet for his Visa card, so it could be smacked with Pesos.

Jenny was in a shopping fog when she remembered that she hadn't told Bob which credit card to use. If he used the Visa card it might be rejected for being over the limit. She grabbed John's hand and they sprinted to the car rental agency. Jenny slowed up a few steps from the door, so she looked like she had casually strolled over. John was out of breath and was surprised his mom

could still run. Jenny had made her way to Bob's side and grabbed the credit card back just as he was handing it over.

"Bob, use your MasterCard," she said sternly. Whew. That was close, she thought.

The Visa card was dangerously close to its limit and it stressed her out. Quite frankly, almost anything to do with their credit and debt stressed her out, but she was determined to try and relax so Bob wouldn't catch on.

"I see you rented the Mexican Ferrari," the attendant said laughing as he pointed them to the day-glo VW at the end of the row. He did the necessary – made sure the fuel was up and the top down.

"Where's a good beach?" Jenny asked.

"Try Playa San Francisco. Just ten kilometers that way," replied the lot attendant with a smile that Jenny could have sworn had something behind it, but she dismissed the thought as quickly as it came.

Bob had already forgotten about the Visa incident at the rental counter because Jenny was now cuddled up against him. His mind was focused on stretching out on a comfortable lounge chair at the beach. Bob and Jenny

kissed like teenagers. It was like reality amnesia had kicked in. They were minutes from finding Nirvana, and its name was Playa San Francisco.

* * * *

Chapter 3: Life After the Fight

Jenny inherited a mess from Bob; the cable bill wasn't the only problem. The credit card bill had a recent late charge and the mortgage was usually late. Bob didn't want to send his creditors their check one second earlier than they needed to have it, so he always made the payments just in the nick of time. He hated his creditors and felt they took a pound and a half of flesh from him.

Bob's parents had always made unkind remarks about the folks they owed. Bob never understood that his creditors simply required him to fulfill the terms of their agreement, which he was always so quick to sign whenever he wanted whatever it was he wanted at that moment.

Bob's disparaging view of his creditors only deflected attention from reality and created his skewed view of the world. His creditors were bastards when they wouldn't give him credit and bastards when they did and subsequently demanded repayment.

It was hard for Bob not to live life as a victim with this mentality. On the one hand, he was a strong, confident person with good professional skills. But then there were times he would fall back into the unquestioned beliefs and patterns he inherited. His parents meant well, but never saw the legacy they passed on.

Jenny did the best job she could paying the bills since the big "cable bill" fight years ago, although there were lots of things that made it difficult. Between her busy schedule, raising John, hating her job, growing distant from Bob and not wanting to ask for help, the bills were being paid as well as anyone could manage under the circumstances.

But then there was the addiction. Unknowingly, Jenny had become addicted to a drug as powerful as any other and just as damaging – minimum payment crack. Sure, she wanted to pay off all her bills every month, but there just wasn't enough money to do that. Not knowing exactly how much extra she should pay to which creditor in order to start making a dent in the balances, she often fell back on paying just what was due that month. Now Jenny was the one doing the juggling and things would soon go from bad to worse.

Jenny went to visit a friend who had just purchased a new home. It was a cute house in a safe, new neighborhood that reminded her of the area in which she had grown up.

As a child, her parents had told her how fortunate they were to have “arrived” in their neighborhood. Her parents frequently made comments about people that lived in other, less wealthy areas, as if “those people” were inferior in some way.

Visiting her friend that day made Jenny feel a little uncomfortable. When she had left her affordable home that morning, she had been content with her surroundings and now, as she drove home, she started to see things she hadn't seen just hours before. Her neighborhood looked a little less tidy than it that morning. Some of the homes needed

repairs that she hadn't noticed just yesterday. Suddenly, Jenny felt like she had become one of “those people” and her current situation was no longer satisfying.

As the days passed she noticed more and more little details of her neighborhood that made her want to move into a new house, like her friend Susan had. It wasn't long before she was visiting real estate sites online, talking to real

estate agents and stopping by the sales office in the new neighborhood. The sales person gave her confidence that she and Bob would be able to qualify for a new mortgage. Jenny convinced herself it was the right thing to do, after all, it would be a good investment and they'd get a tax break.

After Jenny walked through the model home for the third time, it was as clear as a divine message: she must have a new home. She worked hard. She earned

it. Most of all, the new home was in the new neighborhood and that made her feel good.

After some calculations Jenny figured out if they cut a few things from the budget, the new mortgage payment would be within their reach.

“We don’t need to eat out and I’ll trim back the vacation budget to once a year,” she said to herself.

So out came the red pen and, before long, she made the numbers add up to a new house. A couple of the changes she made were temporary, she told herself.

“We can stop the 401(k) at work and pick it back up in a year,” she convinced herself. “Once Bob sees how wonderful the house is, he’ll be willing to make cuts, too. This will be great!”

Jenny was so excited. The thrill of actually buying the house made her feel good. She even got an adrenaline rush when she fantasized about moving in and decorating.

That night, the family went out for their typical \$60, three-night-a-week dinner. Right after they were seated Jenny reached into her bag and pulled out the four-color sales brochure for the new neighborhood. She took a deep breath.

“Bob, I want to show you something and I want you to have an open mind about it. I want to show you this new neighborhood I found and, before you say anything, I’ve done some planning and checking and we can afford it.”

What Bob saw made him smile. Just that day at work he and some colleagues had been talking about the very same neighborhood. His boss had mentioned that he wished he could live there. The seed had been planted and Bob wanted to have the house instantly.

* * * *

Chapter 4: Playa San Francisco and The Stranger

It had been a while since Bob had driven a stick shift and the trip to the beach had a jerky start. But once the Bug was wound up tight in fourth gear, it was like a bee buzzin' toward a new kind of day.

It didn't take long to reach the beach, park the car and walk to a waiting lounge chair, where Luis introduced himself, raised the umbrellas, put the cushions on the lounge chairs and collected \$15 dollars. Luis told Bob that if he needed anything to eat or drink to plant the flag on the stick into the sand. Just like conquering a new land, Bob thought.

It was a beautiful day on Playa San Francisco; the breeze was tropical, the sun was bright, the water lapped the white sand beach and the piña coladas came in real pineapples.

"Oh my God. Life doesn't get any better than this," he thought out loud. He was content and at peace.

As Bob watched John grab a bucket and start to build a sand castle, he collapsed in the chair and chuckled as he thought about his friends back at work. He thought he'd try out the flag and stuck it firmly into the sand. A few seconds later Luis walked up.

"Yes, señor. Can I help you?"

"How about a cold beer and some chips and salsa?" Bob asked. Sure it was still early in the morning, but Bob knew that somewhere in the world it was time for a beer. It might as well be right here, right now.

Jenny gave him a raised eyebrow look and then promptly slipped into a Caribbean nap in the tropical morning sun. A couple of hours later she woke from

her nap in a bolt-upright panic. All of a sudden she felt an overwhelming anxiety like she had never felt before. Her heart was racing. The problems with the bills, the juggling, the pressure and stretching the credit limits crashed into her reality unexpectedly. Jenny had to do something, so she jumped up and took a walk down the beach.

“I’ll be back soon,” she yelled, without looking back to John and Bob playing in the shallow surf.

* * * *

Chapter 5: A House Isn’t a Home

Bob devoured the new home brochures. Even before ordering dinner, the table was covered with home plans, neighborhood fact sheets and a map showing the few remaining lots left in phase one.

John wasn’t at all excited about the new home, although his mom and dad were already planning where to put the new furniture they would “just have to” buy. It meant a move to a new school and leaving his friends behind.

By now the meal was ordered with a side of justification. Bob immediately wanted the house and Jenny had already moved in. In her mind it was better than their current home in so many ways and, besides, wouldn’t their friends think they’d “made it?”

John was the only one not brimming with excitement. When he mentioned that he did not want to leave his friends, his parents told him to finish his burger and that he’d make new friends.

Before dessert came it was a done deal – a new home was in their future. After all, it came with an upgraded landscaping package and counter tops if they put a contract down within the next seven days.

“Honey, are you sure we can afford it?” Bob asked, almost as an afterthought.

“We just need to make a few cuts and it will be a breeze,” Jenny said.

Not quite a breeze, as it turned out. More like a financial gale. Moving into the new home required lots of new, unexpected expenses. Within a year of moving in, their previously strained finances were as hard to manage as a giant water balloon. No matter how imaginatively Jenny squeezed the budget, they always seemed to be one hand short of preventing a bulge breaking out somewhere.

Soon after they moved in they “had to” buy new furniture. The new home was at least three times the size of the old one and they had so many empty rooms to fill. Between the new furniture and new car they “had to” buy, the end of their first year in their dream home found them in worse financial shape than they had estimated. Unconsciously, Bob and Jenny had mortgaged themselves into a real mess. Everything in their life was off kilter and getting ready to tumble, just like a house of cards built on a wobbly table.

John never made the same kind of friends he left behind.

Bob felt deprived that he couldn’t buy the latest techno- gadget without being criticized by Jenny. And Jenny was stressed because the budget was about to explode like a water balloon dropped from the tenth floor.

Jenny did the best she could to keep it together. She didn’t want to tell Bob how tight things were getting and she certainly didn’t want to ask him for help. Silently, some bills started to get paid late. One day, Jenny got a past due notice from the cable company. This time she hid it from Bob. She convinced herself it was a temporary glitch and took a cash advance from a credit card to cover the bills that month.

The pressure of trying to keep the family finances together was creating a real strain on Jenny. She felt trapped in a maze of trying to get Bob to see what was going on without admitting defeat or asking for help. Bob just didn't pick up on the subtle clues.

Jenny also noticed that she was saying "No" more and more to John's requests. At first it was "No" to expensive sneakers and now it was "No" to a movie with his friends. The guilt of saying "No" made Jenny take out just one more cash advance in order to be able to say "Yes."

John didn't know what was going on. His mom had always loved him before. He thought he must have done something wrong to make her become so distracted and uncaring.

The stress and tension for Jenny had become crushing. She needed a vacation. So, with a little room on their last credit card, she booked a five-day Caribbean cruise. Bob and John were thrilled to be going after living through the year of "No."

* * * *

Chapter 6: The Lifeguard

Jenny walked to relieve the stress. Just around the bend in the beach, not too far from her lounge chair, she was alone with just the palm trees on one side, the empty ocean on the other and the sand beneath her feet. She lost herself staring out into the crystal clear, blue waters of the Caribbean. She felt calm again.

"Pardon me." A male voice with a British accent shattered her isolation and Jenny turned to see a gentleman in shorts and T-shirt. Funny, she hadn't noticed him walking along the beach.

“Is everything alright?” asked the stranger.

Jenny wasn't sure what made her feel comfortable, but she felt like she knew this man from someplace before. He instantly felt like a long lost, old friend.

“I was just standing here trying to figure out how I managed to make such a mess of my life,” she blurted out before realizing what she was saying. “Oh, I don't know why I just told you that!”

“My name is Hardy. My friends tell me I'm a good listener,” he said.

Everything just rushed out of her. She confided in this stranger that her life was a train wreck waiting to happen. She told him that the family finances were a disaster and that she was doing the best she could under the circumstances. She even told him about the panic attack she had just had and how desperate she felt right now.

True to his word, Hardy was a good listener and soon they were both sitting in the sand watching the parasailers go by and enjoying each other's company.

“Hardy, how did you find your way to Playa San Francisco?” Jenny asked.

“Oh, that's a bit of a long story, I'm afraid,” he said. Jenny looked at him as if to say, “Well, I'm not going anywhere right now.”

“It all started with an accident,” he began. “Back home, in England, I had been a somewhat successful businessman. My company grew quite large and, consequently, so did my bank account. My friends and family all thought I'd made it and I encouraged them to think that because I wore the best suits, drove the latest Aston Martin and threw fabulous parties. Of course, it was all a front.”

“What do you mean?” asked Jenny.

“I thought that if I made enough money, then the empty feeling I’d carried around all my life would go away. I was wrong. None of it – not the money, the cars, the house – made me happy. One night, I was driving home from a mate’s house. I turned on the radio and “Tears of a Clown” blared out of the eight-speaker Blaupunkt – the Smokey Robinson version, of course. The lyrics described my life perfectly:

*Now if I appear to be carefree,
it’s only to camouflage my sadness.
In order to keep my pride I try
to cover the hurt with a show of gladness.*

“I must have been distracted for a moment, because the next thing I knew I woke up in the back of an ambulance with its siren wailing, headed for hospital. Apparently I’d run off the road and remodeled the front of my poor old car with a two hundred-year-old oak tree. Best thing that ever happened to me.” Hardy smiled.

“My goodness. How could crashing your car be the best thing that ever happened to you?” Jenny asked incredulously.

“The accident made me reevaluate my life,” he said. “I realized that I’d spent enough time being miserable. My life wasn’t going to get better unless I made an effort to make it better. So in my usual take-charge way, I took action. After I got out of hospital I sold everything I owned, liquidated my assets and came out here. My friends thought I was suffering from concussion or something. Anyway, I’ve managed to make ends meet for the past few years. I’m not sure what my future will be like, but I trust that whatever is in store for me is part of my journey away from the unhappy person I used to be.

“You know, the funny thing is that my old friends back in London wouldn’t recognize me if they passed me on the beach today. A couple of years ago I found that walking along the beach here was almost spiritual. They wouldn’t recognize that, either. I realized that no matter how important my life back in London appeared to be, in reality it simply wasn’t. No matter how much I

accomplished, it was all just superficial. I've spent many hours sitting on the beach reading and learning about who I am and who I want to be, and connecting with everyone I meet.

Somewhere along the way I learned that worrying about the mistakes of the past or the struggles coming in the future wasn't going to change the present, so now I simply enjoy every day as it comes.

"The most important thing to know is that I'm happier now than I have ever been. Rather than pretend to be happy, I now find myself genuinely attracted to other people and, for the first time in my life, I feel real love in my heart," he said. "But enough about me."

They sat and talked some more. Jenny was sad when Hardy said he had to leave and meet some friends at Chen Rio beach. He reached into his fanny pack, or "bum bag" as he called it, and wrote something on a piece of paper. He handed it to Jenny and said, "Don't read this until you get back to Playa San Francisco. Order a cold beer with a lime, sit on the patio in the shade and then you can open the note."

She agreed and they waved as they went their separate ways. It was strange how relaxed she felt after talking to Hardy. After all, he was a total stranger, but she really did feel like she knew him from some time or place before.

When Jenny got back to Playa San Francisco, Bob and John were laying in the lounge chairs. Bob had dozed off and was giving it his best I-just-had-three-beers- and-now-I'm-asleep-in-the-sun snore.

Jenny grabbed a table on the patio in the shade, ordered a cold Sol beer and pushed the lime into it when it arrived. "Gracias," she said to Luis. Jenny took a sip of the ice-cold beer and then reached into her pocket and opened the note.

Jenny,

You are not what you have or don't have.

Who were you?

Who are you?

What do you want to be?

hardy@getoutofdebt.org

P.S. When the student is ready, the teacher appears.

Jenny stuffed the note into her pocket, slowly finished her beer and went back to her lounge chair to even her tan.

The next day, as she left the ship in Calica with Bob and John, she reached into her pocket again for her ID card and felt the note Hardy had given her. She hadn't mentioned the encounter to Bob. It was her secret and it made her feel special.

They left the ship and grabbed a taxi to Playa Del Carmen. On the ten-minute ride to town Jenny stared out the window and thought about what Hardy had written.

“You are not what you have or don't have.”

It struck her that the past few years for her and Bob had been about accumulating material things: the new home, new car, new furniture, new wardrobe, etc. But it didn't seem to make her as happy as much as it once had. The stuff they gathered filled the empty space in the new home, but the more she gathered, the more she had to juggle the finances. The idea that she wasn't what she had was not so much a revelation, but more a well-known truth that had been buried in the day-to-day struggles of a young family.

The taxi ride to town would have violated any number of traffic laws back in the States, but then again, this was Mexico. She thought they were going to kill a woman on a moped who cut out in front of them from a side street. Rather than hit the brakes, the driver just crossed himself and kept going. She wasn't quite sure how they missed the moped, but they did, thankfully.

The taxi driver dropped them off at the beach and Bob gave the driver a generous tip. Bob always gave big tips. It made him feel important.

Bob and Jenny and John grabbed three lounge chairs on the beach, as they had the day before. Again they donated \$15 to the local economy.

John ran into the gentle surf as soon as they arrived. Bob ordered a Corona – at 9:45 in the morning – closed his eyes and resumed his tanning mission.

Jenny pulled Hardy's note out again. She understood the first line of the note, although she realized no one would have known it from her lifestyle.

“You are not what you have or don't have.”

Jenny realized that no matter how much new furniture they bought, how fabulous the drapes were, no matter how new their car was, it wasn't “stuff ” that would lead her to true happiness. She realized that her stuff didn't define who she was, her self worth or her place in this life.

The answers came quickly when she read the next two questions again.

“Who were you?”

She thought back to happier times when she had less in the way of stuff, but when life was full of hope and silly laughs with good friends.

“Who are you now?”

“Not happy, that’s for sure,” she thought. Then she came to the final question.

“Who do you want to be?”

Strange. That one stumped her.

Jenny looked up and spotted Bob finishing his beer and John staring at the topless sunbathers. Oh, well. When in Rome ...

The next day at sea Jenny was still pondering Hardy’s final question. It began to scare her a little that she didn’t have an answer.

Jenny went to the Internet café on the ship and did something she had never done before during her marriage; she logged on and sent an email to a man her husband didn’t know about.

To: hardy@getoutofdebt.org

From: Jenny

Hardy,

I'm having trouble answering the final question. I'm not sure who or what I want to be.

Thanks for the chance meeting on the beach. How's the weather?

Jenny

Jenny wasn't sure she'd ever get a response back and she even thought she'd feel a bit guilty if she did.

A day later she checked her email and found that Hardy had written back.

To: Jenny

From: hardy@getoutofdebt.org

The weather on Playa San Francisco is beautiful today. The beach misses you.

Once you let go of your desire for more money you'll be able to dream again.

Hardy

"Great. That didn't help much," she thought instinctively. But her mind was quietly churning and processing the question in the background.

Jenny's life had already been decided for some time. She had stopped dreaming about the future because it had been predetermined for her, or so she thought. She believed that she had to keep teaching, even though she enjoyed it less and less, so they could keep making all of their payments to their numerous creditors. Of course, Bob and John were in her future; she loved them both very much.

The cruise was almost over and, although Bob, John and Jenny had only been transported to another country, it felt like they had also been transported back to a happier time in their lives. They all seemed to reconnect on the Caribbean adventure and Jenny felt closer to Bob than she had in years. The cruise was such a break from reality that Jenny had even gone a few days without thinking too much about managing the mess that was the family's finances. The trip had

been a blessing and Jenny felt that it had been way more fun than she deserved.

There was something else, too. Although she was still struggling with the final question Hardy had given her that day on Playa San Francisco, Jenny felt she had begun a journey toward a happier future.

* * * *

Chapter 7: As One Journey Ends, Another Begins

Soon after they arrived home, the reality of their life mugged Jenny when she picked up the mail that had been held at the Post Office. Along with all the usual junk were more bills that had to be paid or put off for another month or two. It was official: the easy times they experienced at sea were already a distant memory.

Jenny quickly fell back into her daily routine. The first day back at work, Jenny logged onto her email and found a message from Hardy.

To: Jenny

From: hardy@getoutofdebt.org

The weather on Playa San Francisco is beautiful today. The beach misses you.

If you are still searching for the answer, be honest with Bob about how you are feeling. He loves you deeply. I saw you two together before we met and Bob's love for you was apparent in his smile when he talked to you.

Hardy

That night Jenny made a quick meal at home. She had been doing that more and more to save money. It was working.

John finished dinner early and went to chat with some friends online, but before Bob escaped to the widescreen advertising delivery device Jenny said, "Let's talk."

Oh-oh. Husbands hate to hear those words. Everyone knows it's women code for "bad news is coming."

Jenny poured herself another glass of Merlot and offered one to Bob as well.

"She thinks I need a drink? This isn't going to be pretty," Bob thought.

After some awkward chitchat, Jenny blurted out her chance meeting on the beach with Hardy, the emails that kept her thinking, the amazement she had when she could not figure out who she wanted to be, and the pain and stress she had been under the past few years

as she tried to keep the family finances together and maintain the charade. She was on a roll now and it all poured out of her.

Bob sat in stunned silence as Jenny told him everything. She told him how she did not want to admit that she needed help keeping the finances in order and how she felt that she had made a mess of things and that made her feel worse about herself. She felt pretty low, like a failure.

* * * *

Chapter 8: Bob Leaves for Good

Bob was very upset. Jenny thought for sure that either his head was going to explode or he was going to storm out of the room and slam the door. To her surprise, his face quickly went from bright red back to the nice tan he had acquired on the cruise and the danger of his head exploding lessened. He didn't even slam the door as he left the room.

Bob took a walk, a long walk. He thought back to when they were so happy on the cruise and he longed for that woman again in his arms. To his credit, he was honest with himself and admitted that the stress Jenny had been under and their current situation was just as much his fault as hers.

While he had not been actively involved in managing the family finances, he had done what he promised – nothing. As he rounded the park and noticed how the streetlight flickered off the fountain, it reminded him of the silver flying fish zipping off the tops of the waves in the Gulf of Mexico. All of a sudden Bob knew what he had to do.

Jenny was sitting in the same chair she had sat in the night long ago when she ambushed Bob about the cable bill. However, this time she was anxiously waiting for him to get home so she could give him a hug and tell him that she loved him. She hoped their marriage wouldn't be over because of the mess.

The door opened. In walked Bob with so many new thoughts he wanted to share. Jenny ran towards him and nearly knocked him over with her hug.

“I love you,” she said.

Bob pulled back, looked at her face and knew he was still madly in love with her, too. It was all going to be all right.

“I love you, too, and we'll figure out how to make this work,” Bob said as he took her hand and they headed off to bed.

* * * *

Chapter 9: Not Alone at Last

The next day at work, Bob felt strangely less stressed than usual and actually had a smile on his face. As the week progressed, his co-workers thought he was under the influence of something because they hadn't seen him happy so many days in a row, like he had been since he got back from the cruise.

As he sat at his desk wondering what to do next, Bob almost unconsciously started typing an email message.

To: hardy@getoutofdebt.org

From: Bob

My wife told me about your meeting on the beach. She doesn't know I'm email you but I've got a question to ask.

What do we do now? We found each other again but we've got a real financial mess to clear up.

Bob

Bob pushed send before he could chicken out and almost instantly got a reply. Hardy must have been online.

To: Bob

From: hardy@getoutofdebt.org

It was a pleasure meeting Jenny that day on the beach. I often stumble across visitors who are staring out to sea looking for some answers. I am always happy to help, if I can.

Maybe I can help you.

Here are three things to think about:

- 1. Determine what situations you can control and then do something about them before it is too late.*
- 2. Determine what is really important to you. Is it things or your family?*
- 3. Determine what kind of life you want. Ask jenny what she wants.*

Three things to remember.

- 1. It can always be worse.*
- 2. Rather than chase Jenny away, you can run towards her to make a life better than this one.*
- 3. You are not on fire.*

Hope this helps.

All my best,

Hardy

P.S. Would you be so kind as to pass on to Jenny that the weather on Playa San Francisco is beautiful today and that the beach misses her?

Bob read the email from Hardy, got up and closed his door. He walked back to his desk and sobbed for the first time in years. He suddenly realized how stupid he had been, how close to losing Jenny he probably was, how distant he was growing from John. And for what? What was it that Jenny and Bob had been so distant about over the past few years? It was just stuff, he thought. It was their pursuit of having more things that drove them apart and all they had to show for it was the illusion of material success.

Bob pulled Hardy's email off the printer and looked at it again. The guy was right on target, he thought. While their financial situation was bad, it could always be worse. While there was stress in their relationship, after Jenny's confession the other night and his acknowledgement of his part in it all, he knew it could be fixed.

That night, at dinner, Bob told Jenny that he had emailed Hardy. She instinctively jumped back into her old way of thinking and assumed that Bob had sent an angry "stay away" email to Hardy.

"How did you get his address," she said with that escalating, stressed voice she reserved for times like this.

Bob apologized and explained that he, too, wanted some advice and he felt that Hardy had been able to help Jenny, so he asked for some assistance also.

Jenny toned down the posturing and relaxed. She completely understood.

It turned out that after getting Hardy's reply, Bob had had a rather unproductive day at work, since he was preoccupied with thinking about how he and Jenny could make their future better, together.

“Honey, let’s work on fixing our financial situation together. I accept responsibility for not having been there to help you in the past. I can’t change the past, but I want to change our future,” he said.

Bob then uttered the words Jenny didn’t know she longed to hear, “Jenny, I don’t blame you at all for our current situation. I don’t think any less of you. I think you did the best job anyone could have done under the circumstances.”

Suddenly the stress of juggling things so she wouldn’t have to feel like a failure was gone. She threw her arms around Bob and gave him a big hug. She didn’t want to let go. He felt her sob.

“Getting ourselves out of this mess isn’t going to be easy and we are probably going to have to give up some things we don’t want to. But what I want is a happier life with you and John,” Bob said.

“I want that, too. We can do it,” Jenny said. “In fact, that’s the answer to the last question Hardy gave me and I just now figured it out. I want to be happy with us together.”

After a long-needed conversation about their life, their dreams and their hopes, Jenny and Bob concluded that they had simply been living a lifestyle they couldn’t afford using borrowed money. They had slowly built a big deficit on credit cards and, most certainly, the new house was more than they could reasonably afford, even though the bank told them they could.

In the weeks ahead Bob and Jenny agreed to bring their spending back within the boundaries of their income and to start to chip away at their debt over the months and years to follow. They also accepted that everything in their present life had to be on the table to change or their future was not going to get any better. They longed for the freedom from stress they felt on their cruise and wanted to be that happy together forever.

A few weeks later Jenny and Bob put their well-landscaped, desirable house on the market. They realized that their house was just a house and wherever they all lived together, that’s where their home would always be.

The house sold immediately to a young couple with a child who wanted to make the move up. Bob and Jenny even sold some of their furniture with the house, since their new home was smaller and the new couple didn't have enough furniture to fill the big house.

As they handed over the keys at closing, the new buyers thought something must have gone wrong in Jenny and Bob's life to make them downsize. They must be having financial problems, the young couple probably thought.

Bob and Jenny left the closing with a big smile. The extra money they made on the deal paid off their debts and put enough money into a prepaid college fund for John, so that when he was ready to go to college, it would be completely paid for.

* * * *

Chapter 10: Friends Forever

Bob sent Hardy a final email the following week.

To: hardy@getoutofdebt.org

From: Bob

Its been some time since we last emailed. Life is much, much better.

We sold our house and moved into a more affordable home. We paid off our debt and even managed to put enough away so that John's college is all paid for when he is ready to go.

Jenny and I hope to see you in the future when we return to Cozumel. We are coming back, but this time it's going to be for a second honeymoon.

Bob

P.S. We can never thank you enough for turning our lives around. Watch your email for a little gift we want to send you from PayPal as a thank you gift for all that you've done for us.

Please take a couple of bucks from what we are sending and ask Luis for a Corona. Brink it to our good fortune in the future..

For the longest time neither Bob nor Jenny heard back from Hardy, then one day they got an email.

To: Bob and Jenny

From: hardy@getoutofdebt.org

The weather on Playa San Francisco is beautiful today. The beach misses both of you.

Thank you for your gift via PayPal. Your generosity is much appreciated. The Cornoa was perfect. The other day Luis got me one from the coldest part of the cooler and I watched the sunset, slowly drank the beer and thought of you.

Maybe you won't understand this, but we've met before. We'll meet again, if not on this beach, then on another tropical Caribbean shore in another time.

You can help me spread the word. Share what you learned with others or tell them about the stranger you met on the beach and give them my email address. Trust me, I'll give them a hand.

Your everlasting friend,

Hardy

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About Steve Rhode



Steve has been around the block when it comes to dealing with money troubles and financial worries. From his own bankruptcy he took what he learned practically and emotionally from that experience and in 1994 he started a nationwide non-profit organization to help others find answers and solutions in order to avoid the pain and desperation debt problems can bring.

The days you can find Steve continuing his mission of helping others at his site GetOutOfDebt.org where he provides free help for people that need answers and direction to find their path out of the darkness debt has brought to their lives.

Connect With Me Online

Please feel free to visit GetOutOfDebt.org and send me an email or question if I can help in anyway.

You can also follow me online through Twitter at [GetOutOfDebtGuy](https://twitter.com/GetOutOfDebtGuy).

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