

# Re: OT: AARP

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- *From:* Phyllis Nilsson <[phyllisnilsson@xxxxxxxxxxxxxxxxxxxxxx](mailto:phyllisnilsson@xxxxxxxxxxxxxxxxxxxxxx)>
  - *Date:* Sat, 18 Feb 2006 01:30:14 -0500
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I'm not ignoring the fact that a person has to live somewhere. Everyone, except the homeless, have a home to live in. What I "can" relate to is living within our means. Many people do it. I'd like a better house in a nicer neighborhood, a nicer car, and domestic help, but I know what we can afford and what would put us in a hole we'd have trouble digging out of.

It is a matter of priorities. When my husband broke his leg and had to have an ambulance service take him to and from dialysis three times a week (insurance doesn't pay for ambulance service) for six months we had the money to pay for it. If we'd had a big mortgage we couldn't have.

Sandi wrote:

"Phyllis Nilsson" <[phyllisnilsson@xxxxxxxxxxxxxxxxxxxxxx](mailto:phyllisnilsson@xxxxxxxxxxxxxxxxxxxxxx)> wrote in message [news:dqqdnQ-6MONNMmveRVn-uA@xxxxxxxxxxxxxxxxxxxxxx](mailto:news:dqqdnQ-6MONNMmveRVn-uA@xxxxxxxxxxxxxxxxxxxxxx)

I agree that it is the American Dream. Unfortunately, there are some folks who can't afford that dream. Although I understand the reasoning, I do think it's a bad idea to buy a house with a mortgage so large it causes hardship and can't be paid easily if one were to become ill or unemployed. When my son saved enough for a down payment, he bought a very modest house that he could afford and still be able to buy groceries and whatever else he felt a strong desire for. When I got laid off at the hospital, the first thing he said to me is, "Mom, it isn't about not having enough money, it's about priorities." He was right.

Still, though, you ignore the fact that a person has to live somewhere. Or do you suggest that we should all live with our wealthier-than-we-are parents until we save up a small fortune for a starter home?

The same forces that have driven the buying prices of houses up have also driven the price of renting up.

Re: OT: AARP

I think the problem is that you simply have not experienced these circumstances, and as a result can't relate to them.

Sandi