

A Tale of a Good Wife

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Long post with pictures in links.

TL:DR Even a good wife **can** and **will** sink a good husband. Marriage is a monstrous spending spree. Wife's decisions are threatening to wipe out hubby financially.

I'm going to veer a little off the beaten path with this post. I will share a little bit about an actual good woman. She is the wife of a good friend. Let's call her Mary.

Mary has been married to a friend of mine for over 25 years, and has been with him for about 28 years. They have four sons. They emigrated from Eastern Europe about fifteen years ago to North America.

Mary's husband is quite the guy. There is very little that can be thrown at him that he can't figure out. He is proficient at most things a man can do with his hands. He is an incredible welder, and a trained electrical engineer. He can weld, is a mechanic who can (and has) take a car completely apart and reassemble it (engine and bodywork repair), can install and repair plumbing, and can do virtually anything construction related. He owned a large and very successful construction company on their home country.

He decided to leave and move his family away, due to safety concerns. Things were so bad that whenever his wife was leaving home with their first child, he would stay in the phone with her until she got to her destination Ditto for her trip back home. He carried a firearm on him at all times for his personal safety. Where he was concerned, all the money in the world couldn't compensate for the potential loss of his family, so he handed his company to a family member, packed up his wife and son, and moved. They had their second son shortly after moving here.

After being an employee for a few years in our current location, he got tired of shovelling employers' crap, and became self employed. He didn't speak much English initially, so this made things even more challenging for him as an employee. He had a job that paid him excellent OT, but worked fifteen hour shifts, and was often out of town. Sometimes, he was able to make it home on Saturday afternoons (after a road trip of at least three hours), and head out at 4am on Monday. He'd wind up just sleeping after getting home, and had to go to bed early the next day. As such, he didn't get to spend much time with his family.

His two year old second son didn't know who he was and would cry and run away, when he came home. When he couldn't make it home his wife would drive the family out to where he was for the weekend. Even then, he was only able to spend a couple of hours with them on Saturday and Sunday, due to exhaustion, and the family needing to leave early enough on Sunday for the drive back.

He makes a lot less money now, being self employed. He however, has been able to provide a living for his family, running a business from home. He is able to spend more time with his family, and has been able to successfully bond with his kids. His busy business times are in the spring and the fall.

His wife Mary, is an excellent wife to him, and mother to their children. She looks after the home, and after the kids and him. His meals are always ready, without question. They run the home business together. He does the physical work, while she handles the finances, paperwork, inventory, scheduling

clients AND manages the household. He's a horndog who needs to hit it at least twice a day. He said that she turns him down only ten percent of the time. This is unheard of in our part of the world, especially after 28 years together. They make an exceptional team. Their business is funded and supported by their HELOC. They had a significant amount of equity. Hubby did fall into the trap of drawing on it to purchase toys (RV, boat, offroading SUVs, quads, and motorcycles), and paying interest only, because the rate and payments were very low. More on this later.

They had some marital tension a few years ago. Well, hubby seemed to be extremely adept at keeping her pregnant. He worked hard (and worked her hard, heh), and played hard. On his days off, he was always off with his buddies on activities. Offroading, quadding, kite surfing, skiing, and motorcycling are some of his hobbies. Mary was always home with the kids. She always had a kid who was too young to be left alone or with his older siblings. As such, she never had a day off.

They eventually reached a compromise. Two to three times a year, he'd send her on a vacation. This did wonders for their marriage. Her first trip was brutal on him. The youngest was 18 months old at the time, and he was in full daddy duties. He looked shell-shocked by the first evening, when I stopped by. Handling four kids on his own for the first time ever was quite the task I went over every afternoon to look after the little ones and handle feeding and keeping them occupied, while he worked.

When Mary got back from her trip, she was extremely unsettled. It bothered her immensely that she was away from her family. She vowed that she would never leave again without taking at least one kid with her. To date, she hasn't again, travelled alone. I was quite impressed. This is serious dedication to her family.

Mary and hubby took a trip to another state, a few Christmases ago, and spent a couple of weeks with some friends. The location is not densely populated, and is very close to water. The weather was exceptionally nice there, compared to the brutal winter the rest of us locals were having. They absolutely fell in love with the place, and decided they wanted to move there.

Now, before I continue, I will mention that his wife was banging him far more than usual, around this time. In a two week period, I was at their place three times. By 8.45 pm, Mary would come over to us, and march her husband off to to bed. I mentioned this, because it prefaced a plethora of catastrophic decisions they made very shortly afterwards.

Having never been married, I'm no expert, but I've deduced that wives will use sex to sway their husbands into making decisions. If they have to resort to this tactic, the decisions may not be the best ones to make and execute. Perhaps some of you gents with experience will be gracious enough to confirm this.

Not long afterwards, hubby announced to me that they were going to move there. They were planning to build a house there, and were proceeding right away. They were going to literally build the house themselves. He has the expertise. They tore down and rebuilt their entire current house themselves. They rented an excavator, dug and doubled the size of their house, then repeated the process on the original half. They carted out the dirt and carted on all materials themselves.

I asked why, and the response was that the weather was much nicer there. Now, I was thinking, "*what the fuck is buddy talking about???*"

"What are you going to to for work?", I asked. *Oh, we'll figure something out.* I immediately knew this was going to be bad. Those were not his words. They were Mary's words and he was going all in with her. The goal is to build, move, then sell the current house. The current house will require extensive renovation before it can be sold. There are a lot of heavy equipment, materials, and personal belongings that will need to be uninstalled, packed up, moved, unpacked, and reinstalled. This alone will take up an entire summer.

Let's quickly recap. They have a business and home in our city. They've rebuilt their home and renovated parts of it several times. He's always ripping something out and rebuilding it. I've assisted with several projects over the years.

We tore down their fence and installed a new one. It's a little higher, but small modifications could have been made to the old one instead of an entire rebuild. Wife's idea.

We drained and dug out a pond in their backyard. We rebuilt the pond and added a fountain with a recirculating stream. There was nothing wrong with the old pond. The wife wanted to beautify the place, and have a waterfall and it's soothing sounds instead of just a regular pond. It was used that summer and the next, then never again.

He built little gardens all around the backyard, front yard, and side of the property for flowers, vegetable, and other plants for his wife, one summer.

He rebuilt his rear patio another summer and topped it with a tin roof. This blocked the light, so he had to take off the tin and install clear plastic.

We dug up his backyard to install paving stones. He attached a plow to his quad, and we used shovels. It was the goofiest task ever. He had downtime during the summer. He refused to rent equipment for any of this work, opting for manual labor. Strange, old fashioned mindset. He wouldn't spend \$200 to rent an auger for the fence, or a bobcat and trailer to move the dirt, preferring to spend at least three days digging six foot holes for fence posts for the fence. He had no problem though, buying a quad for \$8500, then a second for 8k.

We shovelled a lot of dirt into his 2,000 pound trailer overloaded it, then had to shovel more than half of the dirt out. I stopped visiting when there was daylight, after this. I would stop and case the joint from a distance, if I got there while there was still light out. If I saw them hand-bombing heavy items, I'd turn around and head home. I'm all for projects, but goddamn.

Projects completed this year:

He'd just replaced their washer and dryer. He had to rip apart a chunk of his basement (several walls, disassemble and disassemble his sauna) to swap the machines then put everything back together.

He'd just built a new shed, in his backyard. It was no small task.

He'd just ripped apart a room in the back of his house and reconfigured it to house some equipment. It took him two weeks.

Hubby and Mary had minivan they bought, new, five years ago. Very well appointed. A year ago, four years into payments, they needed to put a hitch on it. They went to get a hitch installed, and returned instead with a new version of the same van at \$52k. All options except power third row seats this time. It came with a hitch! Yay! In the year they had it, all rotors, calipers, and pads, a control arm, and a wheel bearing had to be replaced. The tranny failed and had to be rebuilt. The engine had to be rebuilt. They thoroughly regretted trading in their old, rock solid reliable van.

The issues were covered under warranty, but labor at dealership ~~rape~~ rates wasn't. Hubby wound up repairing everything out of pocket, at a mutual mechanic friend's shop. Labor was heavily discounted, but all were hefty expenses. The couple decided to dump the van, and buy an older Toyota SUV for \$9k. They sold the van for \$23k. Please review the numbers in this and the above paragraph again. Yes, those numbers are correct.

After all these, he bought a new property and is doing it all again. This is a wife's doing. I will address this again in another writeup

Let's get back on track.

In less than a week after mentioning moving plans, hubby announced that they had purchased some land. They bought two acres for the cost of a quarter of an acre in our city. Sight unseen (the pictures were beautiful though, they said!). Anyone who has purchased a house knows that due diligence is absolutely crucial. You can't un-fuck any screw ups made. I only know one couple that hasn't become excited, "fallen in love" with a property, then rushed in to close on it.

To make the total purchase payment, they maxed out their HELOC, and got two new lines of credit for 60k. They needed about 15k from the LOCs to pay for the land. They then proceeded to buy equipment: 38 foot (approx) bumper pull trailer for shelter during the build, a 10k pound dump trailer, a 14k pound flatbed trailer, a tractor, a backhoe attachment, and lots of building materials. Little things add up, and we're not talking about small purchases here. On their first trip out, the flatbed was loaded seven feet high, maxed out, and the truck's bed was fully loaded. The front end was almost in the air.

[Equipment Purchases](#)

After the spending spree, they drove out there to take a look at the land, and drop off the materials. They made several more shuttle trips to drop things off.

The land they purchased was literally a tract of land off the highway. No utilities. There is a small stream between the highway and their property. Over forty trees around the entrance. No driveway. They needed to have an electrical pole installed and buy a transformer. \$15k tag. They needed a septic tank installed. Another \$15k tag. If you're not panicking yet, I was. They needed to dig a well also, but this is extremely cheap, relative to everything else.

Having priced out electric and the septic tank, Mary was excited, and told hubby "let's schedule both and get them done". Hubby pleaded with her stating that he couldn't carry any more expenses, or he would fall over and die. He asked that they conclude for the year (spring 2018), make some money to stay solvent, and recover then resume in a couple of years. She agreed.

Mary suggested that they head over to the new property and hang out in the camper for the summer. Things went downhill. Very quickly. As they didn't have an outhouse, hubby used the backhoe to dig a hole, which they covered with two boards. This was their toilet.

Although they were there for vacation, they may as well have cut down some of the trees in the driveway path. Just to stay busy. In the blink of an eye, they were all working sixteen hours a day. The trees were chopped. About 400 tons of rock was purchased and dumped to raise the grade to go over the stream. 20 steel I-Beams were purchased to build a bridge over the stream. Several trailer loads of concrete were purchased, mixed and poured to build the supports for the I-beams. Very tall grass across the entire property had to be cut. Trenches had to be dug for plumbing and electrical.

[Construction Pictures](#)

Electric pole and transformer were installed. Hubby hooked up and ran some lines to power their three freezers and fridge. The electric inspector visited, and pooped a brick, because work had been performed without a permit. He unhooked the wires, padlocked the breaker box at the pole, and gave them a single extension cord they could use. Every time Mary used the microwave, the breaker would pop. She'd have to send one of the boys across the property to the highway to reset the breaker.

The inspector then proceeded to bend hubby over. Hubby had made a bulk purchase of black electric wires at a very cheap price. His plan was simply to color the wires at the ends, and pull them through the trench conduit. This is a method that works just fine, especially with the portions of the cable that'll be buried. The inspector said *absolutely not! Everything **MUST** be installed to code*. All wires had to be the correct color, end to end, meaning hubby was now required to buy new wires at several dollars a foot X hundreds of feet X each of the four extra colors the code mandated. Two acre property.

The inspector also mandated also said that only an electrician licensed in that state would be permitted to perform any work. An electrician was called in, who surveyed everything then got to work. He was scheduled for ten eight to ten hours a day for two weeks, plus the cost of materials (including the color coded wires). When asked for a ballpark on the total cost, his response was "everything will be on the final bill". I literally choked when the story was narrated to me.

When heading back home in the fall, their truck's transmission broke three hours outside the city. Another mutual friend went out to tow them back into town. The transmission was a \$5500 repair.

There's still an incredible amount of work left to be completed, along with even more staggering costs. Only the utilities have been installed, so far. The actual work on the house is yet to begin.

They returned home broke and spent. All LOCs were maxed out. All credit cards (at least 14 with 20k minimum on each) were full and at 28% interest. They'd missed some payments, hence the staggering rate. They've spiked their total debt from about 400k/500k to about a million, give or give one or two hundred. They borrowed a few hundred dollars from a neighbor for groceries for a couple of weeks when they got back this past fall.

To add to it all, their winter business season was bad. Very bad. Fifty percent drop in revenue and profit vs last year. They have more customers now, but their revenue has been dropping steadily over the last three years. "They've" decided to to halt all construction on the new property next year.

They have however, taken off to spend a month there, through this Christmas and the new year. While there, hubby has a lot of not so little little things to build. There'll be no construction next year, Mary promised. They'd already agreed to no construction this year, but *it just happened. That was an agreement, not a promise. This time, it's a promise.* She's currently plying him with sex, hoping to stave off his realization that maybe she'd rushed things and kinda sorta fucked them both.

Hubby called in about \$35k in debts his some of his friends owe him. They all more or less told him to fuck off. It absolutely crushed him to learn that a lot of his friends don't give a crap about him, and that he'd been extremely foolish with his money. Just the loans, though. The new property was not a poor decision.

Interest rates have risen. Interest payments alone are straining them to the bone. Add in living expenses and they're being strangled. Income taxes are due next quarter. Four sons to feed, two of whom are teenagers with teenage appetites. Hubby is in a quiet panic. He lamented all the frivolous purchases he made. He didn't think interest rates would rise, after being low for years. They are walking on a sharp blade. One sneeze, and they'll be chopped up like Nusret Gocke.

I learned to keep my mouth shut, early on. I mentioned to them, an item they're going to need in a year. I had access to an excellent source and was going to buy it for them. I mentioned it to Mary, and she cut me off. "We don't need it". Yes, you fucking do. I approached hubby and he responded "Mary said we don't need it, so we don't need it". I tried to reason with him, but he started getting pissed, and tuned me out. *Okay, then. I'll shut my yap.* Seven months later, he asked me for it, because they apparently need it. Well, no shit. My source is no longer available. It's why I pushed in the spring.

To conclude, Mary is an exceptional wife. This does not change the fact that the end result is more or less the same: impending financing ruin.

The wife will wind up doing the thinking, and making dangerous decisions for the family. The hamster and the kitty will bring the husband in line. The debt will keep him in line.

Let this be a lesson to any man who thinks he's "in love", and wants to get married.

Edit: As many have pointed out, this situation is a failure on both husband and wife, with the husband

taking the majority of the blame for the hole in which they now find themselves. He should have been responsible for the finances, should not have loaned money out to friends, and should have been able to say no to his wife, and resist temptations to spend in manners that would greatly endanger their finances and family. Marriage is not the cause, as I originally stated.

All comments and input are greatly appreciated.

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Comments

there doesn't seem to be anything here