

For better

Marriage and financial tips from longlyweds

More than 2 million Americans get married each year. When the honeymoon phase wears off, real life sets in. And real life is full of challenges – houses, kids and bills. Not to mention laundry, car repairs and jobs.

Remember those vows that say “for better or for worse”? This is when they are really put to the test and a marriage truly begins. A time when some marriages falter, and others get stronger.

More than 40 years in, these two member couples share their time-tested advice for a long and happy marriage and a healthy financial relationship. Whether you were recently married or have been married for years, following these couples’ tips can help you live in harmony with your spouse “for better” for many years to come. *by Kim Woodward*

Bill and Juanita Hoover

Amanda, Ohio

Married 48 years

Modern Woodmen members since 1996 and 1998

The beginning

Juanita’s family moved to Ohio from Kentucky when she was in seventh grade. That’s when she met Bill.

“I asked the teacher to make him stop staring at me,” Juanita says with a laugh about the class they shared at Walnut Middle School. When asked if this happened, Bill wisely replies, “She says it did.”

They began dating their junior year in high school, and Bill gave Juanita an engagement ring for graduation. Her parents wouldn’t let her accept it, because they wanted the couple to wait. But after the senior trip, Juanita’s parents consented, and the couple was married in 1962.

Bill and Juanita waited for eight years to have children of their own. Bill was a self-employed general contractor, and Juanita stayed home with her two sons, Barry and Billy, now 39 and 40 years old. When they got older, she began working as a secretary at the local elementary school.



The marriage

After 48 years, this couple has a few ideas about what has made their marriage work. "We'll often ask, 'What would we do without one another?'" Juanita says.

One of the most important things is to support each other. "It gets tough sometimes," Juanita explains. "But the love is deep, and you have to help each other and work it out."

They also believe in spending time together as a couple and as a family. When their sons were young, Bill coached the boys' sports teams. He also served as the president of the Booster Club and built the dugouts at Walnut School. The couple believed that getting involved was good for their children, and coaching gave Bill an opportunity to spend additional time with them.

Now the Hoovers take a nice vacation each year together. They especially like to travel to the Caribbean. They also go on trips with their children and grandchildren to Disney World and Cedar Point theme parks.

Bill still works as a general contractor, although he's taking smaller jobs. Juanita works as an aid for the local GED program two nights each week. They continue to stay very busy, which is just the way they like it.

The finances

Bill and Juanita were not raised in abundance. Both grew up in large families – Bill with five sisters and Juanita with five sisters and a brother. This instilled practical money sense in each of them individually.

"My father was a coal miner in Kentucky," Juanita says. "When we moved to Ohio all of us girls worked at the local drugstore.

We grew up knowing we had to help provide for the family."

Bill remembers small indulgences from simpler times. "I remember riding my bike a few miles to buy a Baby Ruth candy bar for a dime," he says.

The couple says the key to financial alignment is having similar money philosophies. They never used credit and were careful not to get into debt.

Bill says that today "it's so easy to sign your name. It's so easy to pay the minimum payment."

"We bought things as we could afford them," Juanita explains. "And we paid for one thing before buying the next thing."

This required patience, but it also gave them a firm financial footing. And it kept the couple from piling up debt they couldn't afford.

The Hoovers began purchasing homes that needed work in the 1970s. Over the next decade, they refurbished eight homes, with Bill doing the majority of the work on his own. Today the couple owns 22 income properties. Some of the people living in the homes have been renting for more than 15 years. This rental income put their sons through college with no debt.

Bill and Juanita thought about savings from the very beginning. And they work with Modern Woodmen representative Lee Hamilton to help reach their financial goals. Juanita says they always managed to put away part of their income for the future.

The bottom line

"Young people should think about what they can save from their paychecks now," Juanita says. "Think about retirement early and make a plan."

Juanita and Bill Hoover

Amanda, Ohio

Tips for a strong financial future

- Be patient.
- Buy things as you can afford them, and pay for one thing before buying the next.
- Put a portion of your income away for savings.
- Trust each other.

Tips for a happy marriage

- Pray a lot.
- Support and help each other.
- Spend time together and with family.

WEB EXTRA!

Juanita and Bill share more tips online. See the video at member.modern-woodmen.org/magazine.

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Julie and Ken Ottley Salina, Kan.

Tips for a happy marriage

- Make major decisions together.
- Look for deals and coupons to make shopping less expensive.
- Cook from scratch. It's healthier and a money-stretcher.
- Work with a financial representative you can trust.

Tips for a happy marriage

- Keep the faith.
- Put your family first.
- Always be honest and considerate of each other.

Editor's Note: Member Ken Ottley passed away shortly after this article was drafted. With Julie's permission, we publish it as an inspiration to other couples and as a tribute to the love the Ottleys shared.



Ken and Julie Ottley

Salina, Kan.

Married 54 years

Modern Woodmen members since 2002 and 1940

The beginning

Despite being close in proximity, Ken and Julie Ottley didn't get along as children.

"I moved two doors down from my husband's family as a child," says Julie. "We joke that we got all our fighting out of the way as kids."

But when they were teenagers, they began dating. And after graduating from high school, the couple married. Julie was 18. Ken was 20.

"Our parents were great friends," says Julie. "Ken was an only child, and I was one of three. His mother always said that my mother would have more grandchildren, and my mother told her that she'd share."

Little did they know that those grandchildren truly would be shared. Today the couple has seven children (five daughters and two sons), 15 grandchildren and one great-grandchild. "We always wanted a big family," Julie says.

The marriage

"When we got married, the priest told us to say three prayers together each evening," says Julie. "For over 54 years, we've done this."

Having a strong faith is the No. 1 piece of advice the couple says they would give to other couples. They also believe in putting family first.

"When we first married, we thought we couldn't love each other more," Julie says. "Now we realize our love just grows and grows."

The couple enjoys spending time together, riding bikes and going to church with their family. They also host an annual family golf tournament.

The finances

The Ottleys believe in saving and say that small savings can really add up. The family has been able to save money by cutting coupons and cooking from scratch. "Cooking from scratch is a true money-stretcher," she says. "Food is money."

For a healthy financial relationship, the couple believes strongly in openness and honesty.

"We only had one checking account, and we've always talked about financial decisions," Ken says.

They have always been savers, and when money was tight, Ken sometimes worked extra jobs. They are also very cautious with their spending and save for the things they need. They recommend finding someone to trust, like their Modern Woodmen representative, Pam Schneider. She helps them meet their financial goals, including Ken's retirement from the Salina Journal, the local newspaper.

"He had a very demanding job," Julie says. "Now he gets to enjoy retirement. He deserves it."

"Retirement is just great," Ken says. "I've never had any trouble keeping busy."

The bottom line

"When you are married," Julie says, "you must be on the same page." ▼