

## Perennials

My father was well into his forties when he began collecting mantras. They were more or less financial slogans adopted from personal finance books, television shows, and blog posts of young but retired computer programmers. “Live below your means,” he’d recite, or, “Don’t ever be a slave to your possessions,” shifting his emphasis from one word to the next with each rehearsal. And it wasn’t long before my mother followed suit.

“The world isn’t ready for another credit card,” she’d allege and then add, “and before you get involved with *anyone*, just remember: their debt will become *your* debt.”

My parents’ interest in financial planning was something like a religion, one to which I was a heretic. As shallow as it sounds, I was kind of depending on their credulity to support me through college. Among the schools to which I had been accepted, the University of Pittsburgh was in competition for the most cost effective, and I only assumed they would cosign loans without question. How else could I – or anyone – pay for college? For a larger state-related institution, I was too stupid for academic scholarships and too rich for financial aid. I grew up in a small town, primarily white and middle class with little to no diversity. Likewise, the only adversity I’ve ever faced involved a 30-minute commute to the nearest mall and no air conditioning in the summertime.

My part-time job at CVS, though, was a reservoir of distress. I wasn’t as much a cashier as I was an invertebrate, and people, like bears and dogs and beasts of similar caliber, had a way of smelling weakness from miles afar. They would line up at the registers to barter their coupons and argue their misunderstandings of sales policies. It was terrifying – it never mattered who you were or who else waited in line behind you, 99 cents were at stake. And more often than not, my

timidity gave way to fraud. I figured it wasn't worth it, wasn't worth the hassle and bickering and ruining of someone's day, especially not mine. The working conditions were not the greatest to begin with; you weren't allowed to have water at the registers – I mean, even *prisoners* were allowed water – and you were somehow always weaseled out of a break, a break you'd certainly need. People weren't just throwing their money at you; they were throwing their misery along with it.

Likewise, my time was valued at \$7.50/hour, a measure I had considered to be near next to nothing. This meant that all the missed holidays, those Thanksgivings, Christmases, and New Years spent working were wasted for a minimum-waged pittance. *This is indentured servitude*, I thought, but everyone else called it a rite of passage.

My father would drive me home on winter nights when the roads were disastrously icy. The winters in northeastern Pennsylvania were as unforgiving as Sallie Mae's interest rates, and they would bring the darkest dark and coldest cold I would ever come to know.

“What's your number one selling item today?” he'd ask at once, pulling out of CVS's glacial parking lot. My father loved advertising tactics and the sociology of shopping, and so he was curious about our area's consumption tendencies. He stared into the distance for a few moments, pursing his lips the way he always did when focus and foresight were needed.

“Cards. I bet you it's greeting cards.”

“Not quite,” I said. “If you're disregarding prescriptions from the pharmacy, it's more like stool softeners and cigarettes.” And the answer remained that way up until the day I quit two years later.

The value my parents placed on financial independence intensified proportionally to their readiness for retirement, and it was evident that as I grew older and as they grew older, I was being cut off.

“We’ve been working since we were 14 years old, and we’ve been in debt our entire lives. There’s not a pot left to piss in,” they’d profess. In truth, my parents had struggled to climb out of debt. They trudged through years of labor, working multiple jobs for which they had developed unadulterated hatred. My mother, a registered nurse, never really liked people, and my father hadn’t realized his true passions for the stock market until well after he became an engineer. Even as a child, I’d notice their beaten spirits. My mother’s uniform smock hung around her shoulders like chains, and my father’s tie felt to him like a noose. Their professions evolved into oppression. So when I was entering college, my intended career path – coupled with crippling indecisiveness – became a frustrating and paramount concern.

“Time is money, and no one has any of that nowadays. Your father and I can’t cosign anymore loans – we’re not taking your debt with us to the grave!” my mother would argue. “It’s time to grow up. The American Dream is dead, Kristian, and I’m sorry, but you just need to make a decision. The truth is that you’ll hate whatever you do, so might as well make yourself rich.”

It was entirely possible she also whispered, “*In the name of Suze Orman, amen.*”

--

Atop a massive hill with sparsely littered trees sits my father’s humble memorial. It’s comprised of one of those lawn-level granite grave-markers, and it’s supposed to read “Anthony John Montgomery II, November 10, 1964-April 18, 2038,” but you wouldn’t be able to tell. Dead overgrowth covers any indication of his burial place, and nearly the same is true for my

mother's plaque as well. Of the name engraved into her granite slab – that is, “Deborah Teresa Montgomery” – the terrain spares just the first three letters and middle initial. My mother, who always plans in advance, purchased these grave plots 30 years prior to actually needing them. In retrospect, I suppose her motives were more preemptive than anything.

But today marks the second anniversary of my father's passing, and as per tradition, my mother and I spruce up his shrine with flowers and decorative flags. This year we're planting daffodils. I look at the all monuments splayed across the landscape before I reach down for my gardening-gloves. *How disturbing*, I think, not because the unkempt nameplates remind me of the inevitable, but because they conceal the meaningful. The weeds, dead grass, dirt, and gravel that accumulate over one's grave – it's as if the earth tries to erase you from existence.

*Everything feels especially dead here, even for a cemetery.*

“Why'd you choose flat gravestones again, mom?”

“The price was right,” she says, smiling, “and because I knew you'd hate them.”

“Yeah, it really kills me inside,” I reply. She stares at me with indignation, and her tawny eyebrows, now framed with age spots, manage to furrow. Even though she's just into her seventies, my mother maintains a sullen, youthful expression that doesn't quite remove ten years from her appearance, but maybe eight.

Her hands are considerably deformed from arthritis, yet she strains for gloves of her own – a vain effort. It reminds me of that one arcade game I used to play as a kid. The claw, is it called?

“Never get old, Kristian” she says. I hear resignation in a resounding sigh.

“I think it's too late for that,” I counter.

I've seen 45 years of life, but I have nothing to show for it except crow's feet that lie of wisdom I don't possess. In truth, I spent more years living in an idealized world, a dream where time stood still. The only reality I have is my memories, and what I remember is this: I haven't seen my parents happier than on the day they finished paying off the mortgage; as I walked across the stage at my high school graduation, with lights blinding the path ahead to the podium, I realized that my life was approximately 20% over; on the night before college, as I packed my final belongings into flimsy cardboard boxes, I watched *Toy Story III* and relished in childhood sentimentality for the last time; the day I declared my major in actuarial mathematics was a proud one for my parents and a hopeless one for me; the dividends that accumulated from an investment in Johnson & Johnson made it the smartest uninformed decision I've ever made; and this last one, which is embarrassing, which is more of a confession than anything, is that I haven't ever felt sadness, not even at my father's funeral. The closest thing I've felt to it was vacancy, and vacancy is like his cemetery – although, I'm trying to change that with these daffodils. Like my mother and father, me, and even you, the flowers will flourish and perish. Come next April, though, they'll rise from the ground once again, all yellow and jubilant, breathing life back into the graveyard. I sometimes wonder if they'll do the same for my father.

My mother kneels beside me, and we bury the bulbs into shallow graves of their own.

“How pretty they'll be,” she says, tenderly patting soil with her right hand. “What a great investment.”

They're about 99 cents a bulb.