

## Chapter 1

# Amy and Jeff

**A**my just stared at the cell phone in her hand. Why wouldn't he pick up? She had been trying all afternoon to reach her husband Jeff, after having received a disturbing phone call from their daughter's teacher. Apparently, Heather was not working up to class level, and it looked as if they would need to think about sending her to a special school in the fall.

Heather was a lively eight-year old who wanted to please everyone. She was almost always happy. It didn't seem to bother her that she wasn't keeping up with her reading. After all, Mom read to her, and the teacher verbally explained what they needed to do most of the time. Heather watched TV, played outside, and played video games for fun. Her attitude was, "What's the big deal about reading?"

Amy had tried Jeff's pager, his office phone, and his cell phone, but had gotten no answer on any of them. She had forgotten that Jeff was at an all-day team meeting with his work group. The meeting leaders had requested full attention of the participants, and that meant turning off all electronic devices. Their boss knew they were attached to their latest toys, and even at breaks he had requested that they try not to touch base on personal or even business calls. The goal of the day was networking with their newly reorganized team, and if they spent all day on the phone, they would not get to know one another at the breaks.

So Amy was left to brood on her own for the time being. She was already starting to worry about how to pay for Heather's private school. It wasn't as if they didn't have

enough expenses already. There was, for example, the car payment; they had just traded up to a Cadillac Escalade, the fanciest SUV in the Cadillac line. Amy had needed more space for carting Heather's soccer team around. Furthermore, Heather's little brother Joey was still in a car seat, and carrying toddler toys and paraphernalia really took up a lot of room.

The leap to a Cadillac was a bit of a stretch for Amy and Jeff, especially since they had decided that Amy's time was better spent at home for now. Working with just one income was harder than she had expected. When they looked at the Escalade, however, Amy fell in love with it. It was so luxurious, but practical too. And after all, she reasoned, she did have a lot of errands and carpooling, didn't she? Of course, practicality wasn't the only reason for buying the Cadillac. Amy's friends — the other moms in the carpool line at school — were driving the top-of-the-line Lexus or the biggest Ford SUV, and Amy really wanted to be part of that crowd.

While Jeff knew what was really driving Amy's decision, he felt compelled to indulge her as much as he reasonably could. He knew that she had grown up in a family that barely got along, "making do" with whatever they had. She did not have the opportunity to buy the finer things before she and Jeff were married, so now that she was in a position to enjoy them, she felt that she deserved the chance. Jeff was understanding, although he had grown up in a family that lived in a more upscale neighborhood. He was used to getting what he wanted, when he wanted it. He wasn't used to saving up and buying later.

The monthly payment of \$650 for the lease seemed manageable at the time. Jeff was doing great at his job, and his boss was constantly singing his praises. Amy had