

# Fixed income only stretches so far

By John Boyle

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Marie Messer always squeezed every dime out of her household budget, often eating peanut butter crackers for lunch.

But as a 79-year-old retiree with a fixed income, the money only went so far. She and her husband, Worth Messer, who died in 2004, bought their West Asheville home in 1990, after renting it for 13 years.

It was cheap at the time – about \$20,000 – but they had to buy a new furnace, roof and insulation. Her mortgage worked out to \$792 a month, and without her husband's income, the mortgage became overwhelming.

"I didn't make but \$1,400 a month, and my house payment was half of that," said Messer, who worked as a secretary at several local businesses before retiring. "And I had to pay my other bills, buy groceries and put oil in the furnace."

Basically, she was under-



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**Marie Messner, 79, stands in front of her home.**

water. While her house never got formally foreclosed on, Messer knew she was in trouble and filed chapter 7 bankruptcy, which allowed her to suspend payments on some of her bills.

She kept her mortgage payments up, though, and with the help of Pisgah Legal Services, got a loan modification. It knocked her mortgage payment to \$483.

While she's still frugal, she can now occasionally afford a modest lunch out. And she plans on staying in her Malvern Hills home.

"Things are good now," Messer said.