

Debt Free

Ryan hesitated to the doorbell. He'd been warned not to expect a warm welcome. He checked the house number against the address he'd written on a scrap of paper, verified he was at the right place, screwed up his courage, and rang the bell. A heavyset man who looked to be in his mid-70s answered the door. A trace of gray stubble was on his chin, as though he hadn't shaved for a few days.

"Yes?" he said with obvious irritation.

"Mr. Thompson?" Ryan asked.

"That's me," the man said.

"Hi," Ryan said nervously. "I'm having problems with my car, and the man at Phil's Automotive said you were the go-to guy for Model A problems." He gestured toward the street as he said this. An ancient Ford sedan was parked at the curb. It had obviously seen better days. Its faded black paint was chipping off in spots, revealing a dull green underneath. The bumpers, radiator shell, and headlights were rusty. The roof was patched with tar paper.

"I used to be," Dennis Thompson grumbled, "but I closed my shop and retired ten years ago. I sold my Model A about five years ago. I'm surprised Phil still remembered me."

"Could you maybe just take a look at my car and tell me what's wrong with it?" Ryan asked. "If I knew what was wrong, maybe I could fix it. Or maybe I could find a mechanic who could fix it."

"What makes you think something's wrong with it?" Dennis asked.

"It started losing power," Ryan said. "At first I only noticed it going up hills, but it's been getting worse. By the time I got to this town it could barely go thirty miles per hour. And it started making a funny sound."

Dennis thought about this for a moment.

"I drove up from St. Louis," Ryan said as an afterthought. "I need to go to Kalamazoo."

Dennis looked at Ryan with disdain. He suspected the kid didn't know the first thing about cars. He had no idea what the kid was doing driving around in a Model A, but if he didn't know how to fix it he had no business driving it on a cross country trip. Then he looked at the car. A four door sedan. Judging by the hub caps and radiator, it was a 1930 model. Pretty common, as Model A's go. Still, he hadn't touched a Model A since he sold his '28 touring. It shouldn't take him long to find the problem. He already had a pretty good idea what was wrong with it.

"Drive up to the corner there," he told Ryan as he pointed down the street. "Take a right on Elm Street, then turn right into the alley in the middle of the block. That will bring you back behind the

house. That's where my garage is. Give me a moment to get my wife's car out, and you can pull your car in."

As Ryan drove down the alley he saw the old man pulling a ten year old Chevy sedan out of a garage. He waited for Dennis to park that car before driving his Model A into the garage. Dennis told him to shut off the engine.

"From your description, it sounds like you've got a burned valve," the old man said. "Maybe more than one. I'll check the compression. If the compression is low, it's either bad valves or bad rings. You'd better hope it's valves, as those are easier to fix." He opened the hood and started taking tools out of a large red tool chest.

"It didn't seem to be making the noise when I drove it in here," Ryan said hopefully.

"The noise would be worse when you're under load," the old man said. "Like when you're going up a hill. I could hear it as you pulled in. You probably didn't hear it because your ears haven't got the experience mine have."

He removed the spark plugs from the car and hooked his gauge up to the number one cylinder. "Not many people have gauges that will fit these big spark plug holes," he said as he did this. Then he told Ryan to hit the starter and turn the engine over a few times. He moved his gauge to the next cylinder and repeated the test until he had tested all four cylinders.

"Just what I thought," he said. "None of your cylinders are what they should be, but number three's the real problem. Number four isn't all that great, either. Where'd you say you were headed?"

"Kalamazoo," Ryan answered.

"You'll never make it," Dennis proclaimed. "Can't tell for certain if it's valves or rings without pulling the head, but it's most likely valves. You'll burn through the bad valve long before you get to Kalamazoo, and probably damage the block as well. Did Phil say he could fix it if I told you what the problem was?"

Ryan shook his head. "He said he was booked for the next two weeks, and even then he didn't want to touch it. He said none of the shops in town had the tools or the experience to work on it. I stopped at a couple other shops before I got to Phil, and they told me the same thing."

"Then you need to have it towed to Kalamazoo. You can probably find someone there to fix it, but if you try to drive it and burn the block you'll need a whole new engine." He patted the cowl in front of the windshield. "This old girl's seen a lot of years. You need to go easy on her."

Ryan looked crestfallen. "I don't think I could afford a tow," he said reluctantly. "I graduated from college last spring, but couldn't find a job. I finally found one in Kalamazoo, but I don't start until Monday."

"If you're just starting out, why in the hell did you buy a Model A?" Dennis asked.

"I didn't buy it," Ryan said. "It was my dad's car. He died last month. I sold most of his stuff, but I couldn't bear to let the car go. He loved this car."

"Oh," Dennis said. His expression softened as he thought about what to say next. Then he continued. "If Phil can't get to it, I suppose I could help you fix it. I can't make any promises, but if we pull the head and it's just valves we can probably get you back on the road in a couple days."

Ryan cheered up considerably when he heard this. Dennis noticed a sleeping bag, a pillow, and a couple of blankets in the back seat. Ryan looked to be about six feet tall, and the back seat was maybe four feet long. If he'd been sleeping in the car, it couldn't have been comfortable. "Have you got a place to stay in town?" he asked.

"I saw a motel near Phil's shop that didn't look too bad," Ryan answered.

Dennis realized that 'didn't look too bad' meant 'maybe I could afford it.' "That fleabag?" he said. "I wouldn't let my dog stay there! We've got a guest room we ain't using. Besides, we can get your car done faster if you stay here. Let me tell the missus we got company for a few days, and then we'll get started on your car."

He came back to the garage in a few minutes and they started they began to work on the car. As Dennis was loosening the screws that held the hood on he spoke.

"The missus asked me what your name was, and I realized I never asked."

"It's Ryan," the kid answered. "Ryan Sanders."

"OK, Ryan," Dennis said. "I'm Dennis. Grab the other side of this hood and let's lift it off." Once they had the hood off Dennis drained the antifreeze, removed the upper radiator hose, and started loosening the head nuts. Ryan paid close attention to everything he did, handed him tools, and held the shop light so it shone on the area where Dennis was working, but he never said a word about what they were doing. Dennis guessed he didn't have much experience with cars.

When they lifted the head off Dennis pointed to the exhaust valve of the number three cylinder. "There's the problem." He said. "You can see how it's burning away. I suspect the valve for number four isn't much better, but we'll have to pull the valves to see for certain." He took a strange looking tool out of his toolbox. "You're lucky you came to me," he said. "Not many shops have a valve spring compressor for a flathead anymore."

"Why do they call it a flathead?" Ryan asked, staring intently at the valve Dennis had pointed to.

"Because the valves are in the block," Dennis answered.

“Where else would they be?” Ryan asked.

“Well, in the head,” Dennis was surprised by this question. He was about to explain how having the valves in the head helped the engine breathe better, produced more power, and was more efficient. Then he realized that was way more information than Ryan would understand.

“Modern cars have the valves in the head,” Dennis said, “and a lot of them have the cams up there as well. The Model A doesn’t have anything in the head. It’s basically just a big, flat hunk of metal that covers the cylinders. That’s why they call it a flathead.” Ryan nodded that he understood.

After that Dennis made it a point to explain what he was doing, step by step, and to show Ryan the right way to use tools as he worked. He also pointed out little details like where to grease the water pump, and how to adjust the points. He hoped that Ryan would learn enough to take care of the Model A in the future. There would still be much he’d have to learn on his own, but at least he’d have a fighting chance of understanding a shop manual or Internet videos that showed how to maintain a Model A.

When they got the valves out Dennis inspected each valve and every valve seat carefully, showing Dennis what to look for. “This valve’s shot,” he said as they examined the bad exhaust valve. “See that little groove in the edge? Once the valve stops seating correctly, the hot combustion gasses leak through. They burn part of the valve away, and that lets more gasses rush through and burn a deeper groove.” He pointed to the hole in the block where the valve had been. “You can see there’s a little bit of burning in the valve seat, but it’s not too bad. I have a tool we can use to cut that seat down a little deeper and get rid of the burned part. The valve’s too far gone to save, though. I might have some used ones in with my spare parts, but new valves would be better. There’s a parts store in town that’s been around forever. They just might have some new valves in stock. I’ll give them a call tomorrow. In the meantime, we’d better go get cleaned up for supper. My wife gets really upset if she cooks a meal and I’m not there on time to eat it.”

When they walked into the house Dennis immediately felt at home. The house was similar to the one his dad had rented, although this house had paint instead of faded wallpaper and there were no worn spots in the carpet. An eat-in kitchen, a living room, a tiny dining room, and a den downstairs. He guessed there were two or three bedrooms upstairs. The house was probably built in the 1940s, he thought.

Dennis’s wife, who introduced herself as “Helen” when her husband forgot to introduce her, had dinner ready by the time they got cleaned up. There was a roast chicken that smelled delicious, along with mashed potatoes and green beans. His father sometimes served mashed potatoes and green beans, but Ryan couldn’t remember having a roast chicken since his mother died. These mashed potatoes were better than anything his father had ever served, too. He asked Helen what brand they were and was surprised when she said “Russet.” His father’s mashed potatoes always came from a box. It never occurred to Ryan that you could make them from potatoes.

Helen led the conversation as they ate. She asked Ryan about his family, his school, and his plans for the future. She learned his mother had died of cancer when he was ten, his father was a mechanic who ran a one-man repair shop, he'd gotten a degree in biology from a small college in St. Louis, it took him a long time to find a job after he graduated because the economy had slumped, but he'd finally found a job teaching biology at a Kalamazoo high school. Dennis asked how his father had gotten the Model A and what was Ryan planning to do with it. Ryan told him a customer had given the car to his father in payment for some major work his father had done to a more modern car. Ryan was about six when his father got the car. It didn't run when his father got it, but he soon fixed that and he used the car for short trips around town. Ryan remembered spending many hours riding with his father to pick up car parts, groceries, grass seed, and other minor errands. When his father died Ryan sold most of his father's belongings at an estate sale, but hung on to the car. The sale paid his father's debts, with enough left over for Ryan to pay the deposit on an apartment in Kalamazoo. He drove his ten year old Honda to Kalamazoo, packed with all his personal belongings, took a bus back to St. Louis, and was driving the Model A to his new apartment when it broke down. His plan was to drive it the way his father had, and maybe fix it up a bit when his finances improved.

Ryan started yawning as they were finishing dinner. He apologized, explaining that he hadn't slept well the night before. Helen took him upstairs to settle him in the guest room while Dennis did the dishes. When Ryan made a comment about how good it would feel to sleep in a real bed Helen asked him where he'd been sleeping.

"In the car," he admitted. "I had to move out of the house at the end of the month or pay another month's rent, so I spent the last few nights in the car. It wasn't too bad. I knew the gym on campus was open all night, so I parked outside the gym and used their bathroom and showers."

The next morning Dennis rummaged through his shelves of car parts until he found a head gasket set for a Model A. He called the car parts store when they opened at 9:00 AM. "You're in luck," he told Ryan. "They have three in stock. I told him we'd take two of them."

Ryan rode with Dennis to the car parts store. The store looked like it had been around since the 1920s. The door opened into a small customer area with motor oil, antifreeze, and other common items. Most of the inventory was in seemingly endless rows of shelving behind a Formica counter. Dennis and Ryan sat on chrome barstools with faded red plastic cushions on the customer side of the counter. A man who obviously knew Dennis peered out from an aisle between the shelves.

"You want them Model A valves, Dennis?"

"Sure thing, Fred," Dennis replied

The man disappeared into the shelves and emerged a few minutes later with a dusty, crumbling cardboard box. "They come in sets," he explained, "but people didn't used to be able to afford a whole set so we sold them individually. We got three left." He set the open box on the counter.

"How much ya want for 'em?" Dennis asked.

Fred peered at some faded pencil handwriting on the outside of the box. "It says 53¢ apiece."

Dennis turned to Ryan. "Whattaya think, Ryan? Is it worth a dollar six to get your car back on the road?"

Ryan nodded his head yes in amazement. He got out his wallet and paid for the valves. It turned out to be \$1.13 after they added the sales tax, but he didn't complain.

"I thought the valves would be a lot more expensive than that," he said when they got back in the car.

"They would be if you bought them online," Dennis explained. "You saw the box. That price was probably written on it during the Depression. Fred's an old friend. If he's got minor parts like that in stock, he's willing to let me have them for the marked price. Besides, if he didn't sell them today he knows they'd probably sit on his shelf for the next twenty years."

When they got back to the house Dennis used one of his special tools to cut the burned valve seat on the number three cylinder a little deeper into the head, removing all traces of the burned section. Then he showed Ryan how to use an abrasive paste he called "valve lapping compound" to polish the valves into the seats to ensure a tight seal. When Ryan finished lapping the valves, Dennis showed him how to adjust the valves – a laborious process that involved installing the valve, measuring the clearance, removing the valve, filing a little bit off the valve stem, and measuring the clearance again until it was correct.

"If you ever do a complete rebuild on this engine," Dennis commented, "do yourself a favor and buy a set of adjustable valve tappets. I know Henry didn't use them when he built the car, but they sure make this part of the job easier."

Once they finished adjusting the valves, they reassembled the engine. It was a little after 5:00 pm when they got everything back together. They had just enough time to take it for a quick test drive before cleaning up for dinner. Ryan was amazed at how much better the car ran.

"The Model A didn't have much compression to begin with," Dennis explained. "So when you burn a valve and lose compression it really slows down. You had two burned valves, so the car could barely get out of its own way."

After dinner Dennis invited Ryan into his study for an after-dinner drink. He poured a generous dollop of bourbon into a glass for Ryan, and did the same for himself. He left the bottle out in case they wanted seconds.

"How much do I owe you?" Ryan asked after they'd settled themselves into a couple of overstuffed chairs.

“For what?” Dennis asked. “You paid for the valves. The gasket set was just taking up space on my shelves. I don’t have a Model A anymore, so I had no use for it.”

“But you spent almost two days working on my car,” Ryan protested. “I would have been in a world of hurt if you hadn’t fixed it. I need to pay you for that.”

Dennis waved his hand dismissively. “I’m retired now. My time is free. The nice thing is that I don’t have to work on anything unless I want to. I wanted to work on your car. I haven’t touched a Model A for years. It was fun.”

“Thanks,” Ryan said. “I still feel like I owe you, though.”

“Ya’ wanna pay me back?” Dennis said. “Maybe some day when you’re my age you can help a kid get his car back on the road. That’ll be my payback.”

Ryan raised his glass in a salute. “I’ll do that,” he said. “I learned a lot from you these past two days. I mean, I’m not ready to help that kid now. I still have a lot to learn. But maybe by the time I’m your age I’ll be ready.”

“You’ll be ready long before that,” Dennis predicted. “You’re a fast learner. Although I must say, I’m a little surprised you didn’t already know about cars. Didn’t you say your dad was a mechanic?”

“He was,” Ryan said. “Maybe that’s why I didn’t learn from him. Kids don’t always appreciate their fathers. He was a good mechanic, but a poor businessman. People were always coming to him with hard luck stories, and he’d fix their car for free. Or for the cost of parts. When I was little, it caused problems between him and my mom. She never criticized him in front of me, but I could hear the raised voices after I went to bed. I guess that’s what gave me the idea that I didn’t want to grow up to be a mechanic. I never worked with him in the garage, and he never asked me to. I wish now I had. When I was in high school, after Mom died, I began to realize how tight our finances were. All the years we lived in that house, we never owned it. Some months it was all we could do to pay the rent, even with me working at a drug store after school. There was no way I could go to a university, so I lived at home and went to a local college. Dad paid as much as he could, but I still had to take out student loans.” Ryan sat for a while, immersed in memories.

“It sounds like your father was a good man,” Dennis said. “It’s tough running your own shop. I know. There are always some customers who can’t live without their cars, but can’t afford to pay for repairs either. Especially when the economy is bad. You do what you can, and try to attract enough paying customers to keep your head above water.”

Ryan nodded in agreement. “I didn’t completely understand that until Dad died. Then I heard from so many people who told me they don’t know what they would have done if he hadn’t helped them out. That he fixed this at no charge, or he let them take two years to pay for that. A lot of people in that town loved him.”

“You do what you can,” Dennis said. “But you’ve got to take care of your own family, too. When the money comes in, you need to know what your expenses are. Set that aside, along with a little extra for emergencies and for retirement. Then, if there’s some left over, you can afford to help others. Or to splurge a bit on yourself. Sometimes the hardest thing is to know when to say ‘no.’”

“My dad always said you’ve got to pay yourself first,” Ryan said. “He just didn’t always practice what he preached. He also said I should never go into debt, but when the time came to go to college I wound up taking out a student loan.”

“Sometimes you have to go into debt,” Dennis said. “At least you got a job with your degree. So many kids today don’t pay any attention to what kind of jobs they can get with the degree they want. They run up huge student loan debts for a degree that doesn’t get them a job. Or a degree that gets them a job that pays so little they can never pay off their student loan.”

Dennis realized he was beginning to pontificate. Still, it felt good to be able to give fatherly advice. He and Helen had never been able to have children, so this was a new experience. Maybe the bourbon was loosening his tongue, but he decided to go on.

“Most people need to take out a loan to buy a house,” he continued. “That’s OK, as long as you pay it off as soon as possible. Some people drag the payments out as long as possible. Then they refinance. Or they take out home equity loans. When you retire you should own your house, debt free, but they’re still paying off their mortgage. You shouldn’t have to worry about making mortgage payments when you retire. You might as well be paying rent.”

“My father always said that when you owe money, whoever owns the debt owns you,” Ryan said.

“Damn straight!” Dennis said. “Debt free. That’s what you want to be. Debt free.”

They sat in silence for a bit. Dennis struggled to think of something else to talk about. “So,” he said, “did you always live in St. Louis?”

Ryan nodded. “Actually, we didn’t live in St. Louis itself. We lived in a tiny little town called Stanton, just outside St. Louis. Nobody’s ever heard of Stanton, though, so I tell people I’m from St. Louis.”

“Huh,” Dennis said. “I’ve actually heard of it. I drove through it once.”

“Doesn’t take long to drive through it,” Ryan said.

“Not unless you stop,” Dennis replied.

Ryan suppressed a yawn. “I’m really enjoying the bourbon and the conversation, but I probably ought to get to bed. I want to hit the road as soon as it’s light out. My dad never drove that car after dark because he said the generator couldn’t keep up with the lights. I want to put as many miles behind

me as I can before the daylight ends and I stop for the night.” He drained the last of the bourbon from his glass.

“Good plan,” Dennis said. Then he added, “Your father was a very wise man.” He carried the glasses into the kitchen, washed them, and went to bed.

The next morning Dennis and Helen got up early to see Ryan off. Helen fixed a quick breakfast, then they all walked out to the garage. With many thanks for their hospitality, Ryan got into the Model A and drove off.

“He’s such a nice boy,” Helen said as they walked back to the house.

“He is,” Dennis agreed. Then after a pause he added “Do you remember when we first moved here, and that old Plymouth of ours broke down?”

“Do I?!” his wife answered. “We had just made the down payment on this house, and we didn’t have any money. We were stranded in some dinky little town, and you found a mechanic who would fix it for the cost of the parts.”

Dennis nodded. “I always remembered his kindness, and I tried to help out my customers when I could. Well, I think I finally paid off that debt. I think I just helped that mechanic’s son fix his Model A.”