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“OUR MAIN PRIORITY IS GOD, AND SECOND IS EACH OTHER AND OUR FAMILY.”

—Florence Ahrens

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Don and Florence Ahrens' commitment to being wise with money and living generously impressed their Thrivent[®] financial professional, Ray Weiss. So, Thrivent Magazine talked with the Brenham, Texas, couple on how they navigated their finances over the years, especially as they planned for retirement. Married nearly 60 years, Don and Florence have been retired since 2005. Both worked full time. They raised two children, and they have three grandkids and one great grandchild.

What have been your guiding principles around money decisions?

Florence: *“It’s always been based on our values and priorities. Our main priority is God, and second is each other and our family. We knew what our needs and wants were, and we lived within our means. It wasn’t always easy, but we also didn’t feel we needed as many things as people do today. We made do with what we had, and we still do.”*

How did you prepare for retirement?

Don: *“We had 401(k)s. Each year, they’d [my employer] ask how much I’d like to contribute. If they told me 5% was the high, I’d do it. If they said 7%, I’d do it. My thought was that I will do without now, so I can retire comfortably. We also made good investments.”*



Who is Thrivent®?

At Thrivent®, we believe money is a tool, not a goal. Driven by a higher purpose at our core, we are committed to providing financial advice, investments, insurance, banking, and generosity programs to help people make the most of all they've been given.

At our heart, we are a membership-owned, fraternal organization, as well as a holistic financial services organization, dedicated to serving the unique needs of our clients. We focus on their goals and priorities, guiding them towards financial choices that will help them live the life they want today and tomorrow.

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How did you balance saving for retirement and making memories with your children when they were young?

Don: "We took weekend automobile trips. We'd go down to the Gulf of Mexico, or there were a number of caves in Texas we'd visit. We'd pack some sandwiches and get in the car, sometimes with friends. We'd stop at a roadside park and sometimes a hotel at night."

When it comes to letting your values and priorities guide your finances, did the two of you have disagreements?

Don: "We've been married for almost 60 years; we've had lots of disagreements. We always tried to sit down and talk about them and come to an agreement. Oftentimes, one gave in one time and the other gave in the next. We still disagree. But they all get solved."

Was it hard to go from a mindset of saving to spending when you retired?

Don: "It probably was, but we also had planned for it. We recently took a trip with friends from church to the Grand Canyon. This was our 40th trip together. We've traveled to Italy, Germany, and all but one state in the United States. We're actually doing today what we saved for."

What advice would you give to someone facing tough money decisions?

Florence: "You have to set your priorities."

Don: "It's easy for us to say, but don't spend beyond your means. Even though you may love to have a high-valued auto, you may have to drive a cheaper vehicle because payments are going to be less. There will come a time, if you save and save correctly, you'll be able to enjoy those things."

How have health issues over the years affected your money decisions?

Florence: "Our wants have changed. Cancer makes you realize and appreciate what you do have. Things that were important are just not as important when facing a life and death situation."

How have you given back to your community?

Don: "For more than 50 years, I auctioneered for different organizations, hospitals, galas, fire departments, heritage societies, and school art shows. This past March was my last one. I always wanted to raise as much money as I could for organizations. I also was involved with the Washington County Fair, the local hospital foundation board, the Texas Association of Fairs and Events, Goodfellows, the Jaycees, and the Washington County Chamber."

Florence: "I'm a member of the Fortnightly Club. We collect books for an annual used book sale of 75,000 books. I've served as host for Helping One Child to Succeed. We've both served in many roles at our church, St. Paul's Lutheran."

What fuels your passion to give back?

Florence: "When you have wonderful things happening to you, you want to give back."

