

Financial Intimacy 2007: The Year in Blogs

No Such Thing as Financial Romance

During a radio interview just before Christmas last year, the host asked me why I didn't think it was a good idea to get engaged at Christmas. "Christmas is for exchanging gifts" I said. "An engagement ring isn't a gift. It's a precursor to a contract, a marriage contract." Not exactly the same category as a new ski jacket, cashmere sweater or alligator purse.

"Are you trying to take the romance out of marriage?" he asked combatively. I tried to reassure him that I'm a big fan of romance in context, but I didn't think making a decision to marry should be based on romance.

Let's face it—romance isn't much use when it comes to dealing with the day-to-day realities of joining one's life with another person.

Consider some dictionary definitions of romantic—dreamy, quixotic, impractical. Tending toward make believe, illusion. Characterized by or arising from idealistic or impractical attitudes and expectations.

Contrast that with words that mean intimacy—familiarity, closeness, understanding, confidence, relationship, transparency.

I believe that intimacy gives us a better shot at not being disappointed with the person we marry. Our eyes are open wider going into marriage. We're still going to learn a lot about this person we didn't know before we married, but at least we'll be realistic about the fact that there will be surprises. The real person was always there. We just didn't see it because it was obscured by romance.

So to that 'romantic' radio talk show host, I'm trying to strengthen marriage by encouraging financial intimacy, not financial romance. There's no such thing—Financial romance exists only in bridal magazines.

And in case no one noticed, a 'perfect' wedding doesn't foretell a happy marriage, especially if marriage begins with mountains of debt you're still paying off when the first baby arrives. Nothing romantic about that, is there?

This entry was posted on Saturday, February 10th, 2007 at 4:53 pm.

A 21st Century Dowry

I met a woman recently who told me that, when her daughter Lisa was born 30 years ago, she and her husband bought a house for her in Palo Alto. It seems her own mother had done the same thing for her and she was continuing a family tradition.

Over the years, the value of the house increased as the mortgage decreased. In the last 30 years, the \$35,000 investment grew to over a million dollars. The house had paid for family vacations and even financed her daughter's college education.

That's not so easy to do in today's real estate market. But that isn't keeping millions of women from buying their own home—a twist on the Hope Chest of yesterday.

It is not clear when the tradition of the "Hope Chest" started, or where, but it is certainly one that has survived the centuries. The Hope Chest signifies 'hope for marriage' and the promise of love and security.

A Hope Chest is really nothing more than a wooden chest, a storage unit, or a large box full of items that have been collected over time. It was property that a woman owned and brought into her marriage. In years gone by, women filled it with sentimental treasures as well as practical items they would use in setting up a new home with their husband.

But since houses and husbands are not mutually exclusive, the large number of women buying their own home today are storing treasures in a different kind of hope chest. They're filling their home with today's pleasures and tomorrow's dreams, many of which may still include marriage - but don't depend on it.

This entry was posted on Wednesday, March 7th, 2007 at 8:38 pm.

Women and Money

In the '70s, Gloria Steinem coined a one word phrase "Click!" that was shorthand for "Oh! Enough said. I've got it. Point taken." "Click" included all those phrases in one word.

I'm feeling a lot of Clicks in the last few weeks with the release of Suze Orman's new book "Women and

Money" and the interviews she's been giving on television and in print.

Suze Orman is one of the best writers about financial information. Her writing is clear and conversational. The information is accurate and easy to understand. In fact, I recommend her books to women who take my seminars. I've even included her books as part of the suggested reading list in "Don't Worry about a Thing, Dear "- Why Women Need Financial Intimacy.

But there's always been something missing, and until the last few weeks, I couldn't figure it out. Until CLICK!

Suze, by her own description, has never been in a relationship with a man. She's never been held hostage by the cultural forces that millions of women experience in relationship to their husband. She's never been legally bound to a man who raises his voice in anger, stonewalls his wife, refuses to share financial information with her or blocks her access to marital finance records. She is never in danger because someone else is making decisions without her knowledge that affect her legal and financial well-being.

Suze never raised children; her nurturing instincts weren't tested by children whom luck or life dealt a raw deal and there is no one to turn to except Mom. She's been, and continues to be, a free agent, unencumbered by the cultural and emotional baggage that millions of heterosexual women experience in marriage and motherhood.

Women have a lot to learn about money and their relationship to it. Owning the power to control your own destiny, which is the subtitle of Suze's new book "Women and Money", is, unfortunately, exactly what wives can't do without their husband's cooperation.

CLICK!

This entry was posted on Friday, March 16th, 2007 at 7:05 pm.

"Sign here, Honey"

Remember your shock the first time you looked at your face in a magnifying mirror? Your flawless complexion, magnified several levels, showed everything you'd never see by looking into an ordinary mirror.

That's what happens when you learn what the numbers mean on your income tax return. You get a much closer look at what is going on financially in your marriage.

Every year on April 15, my husband would race into the house at 9:00 pm with the tax return he'd just picked up from his accountant. "The Post Office is open till midnight, so sign here honey," he'd say, handing me a pen, and pointing to the pages with the little yellow tabs waiting for my signature.

Like most wives I know, I was on automatic pilot. "Sign here Honey" meant just that. I was relieved at the time that I didn't have to be involved with what I considered to be, like mowing the lawn or cleaning out the garage, my husband's job.

Today, knowing how foolish that can be, I'd never sign a form, contract or agreement or legal document that I don't understand. That goes for the tax return as well.

Typically, your husband isn't going to intentionally falsify information on the return. On the other hand, he might be doing exactly that. As soon as you sign, you're agreeing to the accuracy of the information and the government assumes you understood what you signed.

However, "Sign here Honey" may be three little words that can come back to haunt you if you are ever divorced or widowed.

My friend Betty earned a six-figure income with a large corporation. She managed huge budgets and financial commitments affecting hundreds of employees. But when it came to her marital finances, Betty assumed the role of traditional wife, letting her husband Mike manage their finances.

During her divorce proceedings a few years ago, Betty was asked if she saw the tax returns annually. She did. Did she review them? No, frankly, she trusted her husband. Wasn't she concerned about what she was signing? No. Three years after their divorce was final, Betty was still wrangling with the IRS about her ex-husband's underreported income.

Your husband isn't necessarily trying to hide things from you by preparing the return. He does it because you don't. So ask him to explain what the numbers mean. He might be relieved that you're finally taking

an interest in the marital finances.

If an accountant is doing your taxes, attend the meeting with your husband. This is a great place to ask questions because the accountant can explain things to you that often your husband doesn't fully understand. Remember, you have to show interest, especially if you've made it a point not to be involved over the years.

"Sign here Honey" takes on a totally different meaning when you're participating as a financially intimate partner.

This entry was posted on Friday, March 23rd, 2007 at 1:23 pm.

Just One?

Many solo women, my daughters included, would rather die than be seen in public alone on Saturday night. I didn't know that in those early months of being widowed. I just knew that I was desperate for some sushi and a movie. Just being able to summon the energy to head out felt like progress to me after months of grieving and social shutdown. Before I could change my mind and tell myself it didn't matter, I drove to downtown Palo Alto to the sushi restaurant across from the movie.

The waiting area was crowded. Every seat at the sushi bar was occupied. I moved to the front of the waiting area and told the host that I wanted dinner for one.

"Jus one?"

"Yes, I want to catch the 8:00 movie."

Miraculously, he said "You come," and led me to a table set for four. As I was sitting down, the waiter approached with four menus. He looked around, looked at me and asked, "Jus one?"

"Yes," I replied, annoyed at being asked again when I was obviously alone. He quickly began removing the other three place settings when the busboy appeared with a tray carrying four glasses of water. He screeched to a halt, noticed that I was alone and asked, "Jus one?"

By this time, tears mixed with laughter at the absurdity of the situation. It seemed like a Saturday Night Live skit. Everything had a surreal quality about it—being alone, eating alone, surrounded by couples and families, feeling that everyone was looking at me, wondering why I was crying and laughing simultaneously, feeling that I should have stayed home.

After dinner, I walked across the street to the movie. People were waiting to buy tickets. I got on line, feeling that I had just survived something pivotal in my journey back towards emotional healing. The line moved forward and it was my turn at the cashier. "One adult", I said easing a ten dollar bill under the glass.

"Just one?" the lady asked looking to the right and left of me.

"One adult," I repeated, looking her straight in the eye. That was the moment I decided never to say "Just one" again.

This entry was posted on Friday, April 20th, 2007 at 11:32 am.

Who Pays for the Wedding?

If someone told you that you'd lose nearly \$30,000 in four years, would you consider that a good investment?

Consider this: According to 2005 U.S. Census Bureau and the National Center for Health Statistics, 1.2 million women annually become first time brides at an average age of 25.3 years old.

The \$50 billion wedding industry reports that the average wedding costs \$27,850, with the number of wedding guests averaging 165 people. One third of those weddings are paid for by the bride's parents! We don't have figures on how many parents take out loans or tap into their retirement savings to pay for the wedding.

But those same government agencies report that the median age at first divorce for women is 29 years old.

A 'perfect wedding' is part of the bride's conditioning, her fantasy day since she received a Barbie doll for Christmas. She has been planning this wedding in her imagination for years. It doesn't work without a groom. Have you ever met a man who fantasizes about his wedding day? I haven't. Few men besides wedding planners think about weddings. There is no Modern Groom magazine. This is the bride's big day

; the groom is part of the scenario. It's performance art for him. He'll go along with it he's not paying for it.

I think if bride and groom can't pay for 80 percent of their own wedding, they should postpone it until they can. They might work harder at the relationship if they were investing their own money, thereby leaving mom and dad more assets for their retirement.

This entry was posted on Sunday, May 6th, 2007 at 12:00 pm.

Happy Mother's Day

I was nineteen and she was five. Five days old. Six pounds of human potential for whom I was now officially mommy. The baby fit snugly between my fingertips and elbow . I gazed down at her tiny face peeking through the pale pink blanket. Love and fear flooded over me. I knew little about life, less about babies.

How will I know what each cry means or if she's hungry, or hurts, or is just exercising her lungs? What if I diaper her wrong and the safety pin opens , or she can't breathe in her crib, or the bath water is too cool or the formula too hot.

We drove home from the hospital, and laid the baby on the bed, the same bed where she had been conceived. I cried at her fragility and my overwhelming feeling of responsibility. I didn't understand parenting yet, but vowed to be a perfect mother. I would read everything, learn everything, do everything.

Her father unwrapped the blanket, and her tiny arms and legs reached upward. He tried to reassure me that we would know what to do, that we weren't the first parents who didn't know anything about babies. Bravado, of course. He knew less about babies than I did.

I still wonder what I might have done differently with more maturity. Or perhaps it is the nature of things. For first borns, we yearn to be the perfect mother, whatever that means. With their siblings, a good enough mother is enough.

Happy Mother's Day.

This entry was posted on Thursday, May 10th, 2007 at 12:28 pm.

Illusions

After the morning break in one of my seminars, I noticed that Stephanie, a pretty brunette in her late twenties, had not returned. She had come with her mother, Rosalie, who had paid for Stephanie's registration. Rosalie wanted her daughter, who was to be married in a few months, to learn before marriage what Rosalie had learned the hard way after a bitter divorce. Not wanting to keep the other women waiting, I asked Rosalie where Stephanie was. She answered "Stephanie left. She said she didn't want her romantic illusions shattered."

How amazing, I thought. Here was a woman who would soon be a wife, who knew she had illusions which I assume had to do with her future husband—yet she wanted to hold on to them.

This wasn't denial where Stephanie didn't know that she didn't know. It wasn't the ostrich syndrome where she thought she was safe because she closed her eyes. Her eyes were wide open, but she was wearing rose colored glasses.

I wonder how her marriage is faring.

This entry was posted on Thursday, May 17th, 2007 at 5:27 pm.

Don't You Trust Me?

Few women who marry plan on being widowed or divorced. Yet even modern women too often cede control of finances to their husband. This leaves them uninformed and unprepared to manage on their own in case their marriage ends.

How unfortunate that couples will seek pre-marital counseling for sex, religion, parenting or conflict resolution, but few seek out information about marital finances.

Get involved in the finances before you marry. Don't wait till after the honeymoon; don't wait ten years before you understand what you need to know. Otherwise, when you finally do decide to get involved, you might hear the conversation stopper "Don't you trust me?"

This entry was posted on Wednesday, May 23rd, 2007 at 10:39 am.

Why Men and Women Think Differently

Men are great at focusing on a single task and coming up with a solution. They get over anger more quickly than women do. They don't like to discuss 'the relationship'. Unlike women, who enjoy setting things in context, men prefer to get to the point right away.

These are not just clichés. They have a medical explanation. Brain researchers are discovering that, due to physiological differences that affect emotional, physical and hormonal responses, the brains of men and women really do function differently.

In "Why Men Never Remember and Women Never Forget", the author Dr. Marianne Legato documents a lot of this information. She does something even more important. In entertaining and insightful examples, she shows how to use the research in day to day communication between men and women.

At a recent lecture, Dr. Legato told the story of a woman who said to her, "What am I going to do with the 50 percent of my time I've been spending blaming my husband?"

The field of gender specific research is a growing medical specialty. At last, solid neurological research into why men are from Mars and women are from Venus. Read Dr. Legato's book—it could easily improve your marriage if you follow her advice.

This entry was posted on Wednesday, May 30th, 2007 at 10:40 am.

Your Husband Can't Read Your Mind

Actually, no one can. Yet this is one of the biggest myths surrounding romance and marriage. "If he really loves me, he knows what I want." How can your husband or boyfriend know that?

He didn't learn it from his mother, who probably behaved the same way you are and didn't ask for what she wanted or needed either. His father may have been clueless about what his mother wanted for the same reason.

So how is a man going to "just know" what we want or need unless we tell him? And how will he know that we want or need it again, and again, unless we tell him that too? We women instinctively understand each other because we can more easily put ourselves in each other's shoes.

On the other hand, have you ever heard a man complain about his wife by saying, "If she really loves me, she'd know what I want"?

Speaking up about what we want or need isn't the problem; it's how we do that; what we say and how we say it. Ask yourself this: If I were asking my best friend for something I wanted or needed, how would I phrase it? Doesn't your husband deserve to be treated with an equal amount of respect and politeness?

This entry was posted on Wednesday, June 6th, 2007 at 6:37 am.

Do Husbands Need Romance?

Men don't read Harlequin romance novels. They don't pore over magazines a year in advance of their wedding. In fact, there's no Modern Groom magazine for them.

Men 'do' romance because it makes us—a girlfriend, a fiancée, a wife—happier. It fulfills our need, not his. He uses romance to set the stage and move him closer to what he really wants—sex, affection, closeness and intimacy.

It's a strategy, and a smart one at that. Strategy in support of a goal means he has a plan to achieve it. Some men are more imaginative than others, so romance scenarios range from dinner to diamonds, from a kiss behind the ear to a night at the Four Seasons. So when we say a man is romantic, we're really saying that he knows our script and how to play his lines.

My husband had picked up enough cultural clues to understand how much romance I needed. Did he need the chocolates, flowers, gifts and trips that were part of my romantic scenario? Not likely. Given how busy he was, he probably resented having to stop off and pick up the goodies for me. What he did need was to understand my ideas of how romance was supposed to work between us. That way, we both got what we wanted.

This entry was posted on Wednesday, June 13th, 2007 at 10:04 am.

Brides and Barbie Dolls

I have been called cynical, a spoil sport who doesn't believe in romance. Someone who wants to take the romance out of weddings.

It's not true. I like romance as much as you do, but I want something more important. I want to strengthen financial intimacy in marriage, starting with a eyes wide open approach to what the wedding will really cost.

Hilary Price, a wonderful cartoonist, has a drawing in which a man is kneeling in front of a woman, holding an open jewelry box with an engagement ring. He is saying, "Let's assume each other's debt. Trade in our independence for security and societal approval and celebrate with an event that will have cost overruns in the thousands."

What's so romantic about starting married life with thousands of dollars in credit card debt for wedding related bills?

When a woman in her late twenties allows a parent to pay for a fantasy wedding where costs run into thousands of dollars, is this a person who is mature enough to sustain a relationship through rocky times and real time challenges?

Is there anything romantic about a couple still paying off that perfect day while they shop (on credit cards) for nursery furniture?

Too many brides still believe that Barbie's Fantasy Wedding guarantees 'happily ever after'. Unfortunately, it never has...and never will. I'd save my money for a blow-out 20th anniversary party. Why so long? Because 43 percent of first marriages end before the 15th year.

How much more loving and mature would this couple be if they traded in romantic thinking about wedding costs for a financially intimate look at what they can really afford?

Look to the groom on this one. He isn't reading the bridal magazines. He isn't comparing his wedding to that of his friends. He isn't taking his leads from the wedding planner. All he wants is for the perfect day to be over so he can get on to what really matters to him...the honeymoon.

This entry was posted on Friday, June 22nd, 2007 at 5:46 am.

What's Love Got To Do With It?

Gail and I hadn't seen each other since college. We caught up over lunch. I was horrified at what she told me.

"My first husband and I were divorced ten years ago. Two years later, I met Eddie. We dated a few months and then married. Eddie earned more than I did. He offered to take care of our finances. He suggested I use his financial advisor and put the divorce settlement I received into the investments his advisor recommended.

"I agreed. It made me a little uncomfortable that Eddie kept all our records. But I didn't want Eddie to think I didn't trust him. I asked him to write a new will. The will he had predated his divorce from his first wife. Every time I mentioned it, he'd say I was being morbid. To be honest, I also didn't want him to think I had married him for his money. He finally agreed to draw up a new will.

"Four years ago, Eddie and some associates were flying in the company plane when it hit electrical wires during a thunderstorm landing. There were no survivors.

"You're never really ready for something like this. At first, there was the pain and the grief. Then came the anger when I saw what Eddie had set up financially. I never thought this could happen to me. Eddie had combined our money in trusts that would pay me income, but the principal would be under the management of his lawyer who was the trustee. They were set up as pass throughs for his children. There was nothing I could do about it. I was furious.

"I realized I had not paid enough attention to how bitter Eddie was about his own divorce. I remembered something he had said when we were dating. Referring to his ex-wife, he had said, "She's probably still using the divorce settlement to take this guy around the world". Suddenly it made sense. He didn't want another wife to have control of his money if he wasn't there.

"Remember that Tina Turner song, "What's Love Got to Do With It?" Good question. If I ever marry again, I'll never let money and love cross again. "

This entry was posted on Thursday, June 28th, 2007 at 1:24 pm.

Letter from a Young Widow

I received this email a few days ago. My heart goes out to this young widow whose world has just collapsed around her.

I am a young widow coping with grief, trying to understand finances, and raise 3 young children alone. I do not really understand and frankly have a lot of fear around the whole area of my finances.

In addition, I have little time to spend learning as I am on "overload" caring for my children while living with the stress and trauma of my loss. As I am sure you have heard hundreds of times, my husband "took care of everything" financial. I feel helpless, inadequate, and afraid when it comes to these very important matters. I do not know and understand my finances and options as I look ahead. This causes me a lot of anxiety and the longer I do not understand the worse I feel about it. "

Most of the financial information to help widows comes when it's too late to plan with their husband. Grief severely impairs the ability to learn anything new. When you're widowed, you also assume management of your finances, which, like the young woman above, is often a mystery, thus making you vulnerable to bad advice from family and friends.

So why isn't talking, understanding and participating in your marital finances one of your top priorities? The average age a woman is widowed is 56. That means a lot of young widows are struggling with the same pain, fear and helplessness as the woman who emailed me.

Of course I'll send her a book and help her with advice. But how much easier it would have been for her if she had read my book before her husband died.

This entry was posted on Friday, July 6th, 2007 at 7:24 pm.

The Enemy of Intimacy

Is discussing money a hot button subject at your house?

Is your husband involved in deals you don't understand?

Even worse, does he withhold financial information?

If you're resentful or angry about the lack of financial intimacy between you, you're probably angry about a lot of other things ... your sex life, for example.

Where do you think those negative emotions go at bedtime? That's right—straight to bed with you. They wrap themselves around you and smother the chances of enjoyable sex. Your mate may not know what you're thinking, but he'll understand what your body language is telling him.

Financial secrets can be as deadly to a marriage as infidelity. Both result in a feeling of betrayal, a lack of trust, a blow to your self-esteem and a devaluing of wedding vows spoken with a commitment to a lifetime partnership.

The law considers you to be an equal legal and financial partner in your marriage. If you're not being treated that way by your husband, whether you admit it or not, you'll be seething with resentment as you suppress your feelings.

One of the women I interviewed for my book said, "He wants to have sex every night and I can't know what our net worth is? Forget it."

So talk to him about money—it's your money too. Share your concerns, your fears, your desire to participate. Better yet, let me tell him what's on your mind. I lay it all out in Chapter 15 of my book by telling him what you can't.

Go for it. Your husband can't read your mind. If you want to be involved with the money, do it while you're together. If divorce or widowhood is a worry for you, the sooner you know about the money, the safer you are.

Remember, silence is the enemy of intimacy, in the bedroom and out of it.

This entry was posted on Saturday, July 14th, 2007 at 10:41 am.

The One True Thing about Marriage

Because this is the busiest time of the year for weddings, here's a reality check...

There's nothing inherently natural about marriage. It doesn't obey any laws of physics or cosmic order. Nor is it divinely ordained, or biologically inevitable.

It's a cultural construct, useful for parenting, ancestral pedigrees and financial legacy. The scenario for how this coupling plays out depends on where we live.

In Western societies, we have choices about who to marry and how to marry them. But there is only one truth that applies to them all. Immediately upon saying 'I Do', two people become one legal and financial unit—an official event that is recorded at the court house.

The government doesn't care if our marriage is happy or not. The government tracks us, not to send us an anniversary card, but to collect its share of taxes. We're a financial entity until one of three events happens—annulment, divorce or death.

So before you marry, keep in mind:

- It's easier to get in than to get out.
- Whatever your spouse is doing, you're doing it too, whether you know about it or not.
- Going into marriage, it's all about love.
- Coming out of marriage, it's all about money.
- Romance offers no protection. Financial intimacy does.

This entry was posted on Saturday, July 21st, 2007 at 8:29 am.

Money Still Touchy Subject

It's not just first time brides who have trouble talking about money. Women who remarry have many of the same money hang-ups, especially if money was a touchy subject the first time around.

It's counterintuitive to think about widowhood or divorce when you're getting married. Few women do. Without thinking of the consequences of letting our husband manage our money, we set ourselves up for financial vulnerability. We assume he's making the right financial decisions about our future. Sometimes he is; sometimes he isn't. Most of the time, he's not thinking of our future without him. Too many other things going on...

Unfortunately, we don't find out what he's been doing until we are slammed with that crisis of widowhood or divorce.

Why don't women participate more fully in marital finances and make sure they're protected? There are lots of reasons, and we'll explore them in upcoming blogs. (If you can't wait, buy a copy of the book today.)

But you can start protecting yourself from a financial blackout by asking yourself the following questions:

- *Do I understand my marital finances?
- *What do I need financially to feel secure?
- *How would I manage if I were widowed or divorced?
- *Do I sign documents without understanding them?
- *Do I know where all our financial records are?

These five questions will give you a head start on practicing financially safe marriage.

This entry was posted on Saturday, July 28th, 2007 at 8:48 am.

Are We Being Brainwashed?

A thoughtful story by Alison Lobron (www.boston.com/news/globe/magazine/articles/2007/07/15) explores the emphasis on emotional togetherness in marriage and the willingness to divorce if a couple doesn't achieve it within a certain time frame.

The story reminded me of a Frenchwoman I met in a restaurant in Paris. She and her companion were seated at an adjoining table. She introduced him as Paul; her name, she said, was Christine. She was wearing a diamond ring on her left hand. They spoke about their life, children, grandchildren and their house on the Ile de Louis. I asked how long they were married. "Oh, we have been only engaged for 40 years," she said. "We like it better that way. We feel we are still choosing each other."

I couldn't help thinking about her when I read the Boston Globe article . Why this rush to marry in an age when marriage isn't a social necessity? Why not a longer engagement that allows deeper exploration of each other without the pressure of a timetable and countdown to a wedding day? What's wrong with a Steve Martin like surprise of marrying in your own home and inviting a few close friends to join you? Does that signify a lesser commitment?

I wonder whether our \$161 billion bridal industry, with its incessant fantasies about romance, glamour and happiness, has any responsibility for brainwashing otherwise intelligent young adults to act like lemmings in their rush towards the sea?

Do these unrealistic expectations keep people from putting in the truly hard work that comes with sharing your life with one other person?

Ultimately, do romantic and unrealistic expectations generated before marriage increase the odds of divorce?

Any thoughts on that? Love to hear them. helga@financialintimacy.com

This entry was posted on Saturday, August 4th, 2007 at 9:29 am.

Split Second Decisions

We take life on the local road for granted. The oncoming car will stay in its lane. The driver behind us won't ride our rear fender. The grazing deer won't run out on the road . The driver in the weaving car can handle his tire blowout. The bridge will hold and get us across the river.

"I'll only be gone a few hours" he said. "We'll review everything later. I know, I know, stop nagging me."

The bridge held for one more night , but her husband's heart didn't. The conversation they needed to have didn't happen. He had resisted signing the papers for giving her durable power of attorney for health care and financial decisions in case he was incapacitated.

The hospital had hooked him up to life support. His sons were talking with the doctor. Feeling invisible and helpless, his wife sobbed. If he lived, he would remain on life support and she would have no say in the matter. It would drain all of their financial assets, virtually ending her life. If he died, his previous will, still in effect, would benefit children from his first marriage.

Just weeks before, he had finally agreed to revise his will and create an estate plan that reflected their two decades together. The papers from the attorney were on the living room table. That's what they needed to discuss, to make sure she understood what was in the plan.

Life often hangs on split second decisions. Sometimes those decisions take two decades to make.

Sometimes, it's too late.

This entry was posted on Saturday, August 11th, 2007 at 9:22 am.

Divorce Slams Karen

My friend Karen looked shell shocked. Her jade green eyes had dark circles under them. Her hands shook as she drank her coffee.

Bob had told her he was leaving. Said he didn't love her anymore, hadn't loved her for years. He'd met another woman he believed could make him happy. "The kids are grown. I'm not willing to carry on the charade anymore."

"I've been at his side for 25 years," Karen sobbed. " I was faithful, I raised the kids, I played by the rules. Why would he do this to me?"

I suggested to Karen that she hire a divorce attorney. She had none of the financial records or their tax returns, which she had dutifully signed year after year, without asking questions or keeping copies. She had never met their accountant. Bob did all that. She didn't know what to do, where to start, what to ask about.

Knowing Bob, he'd planned this move carefully. Maybe he even started a decade earlier when Inc. Magazine in September 1998 published an article called 'Divorce Proofing Your Company' in which company owners learn how to legally protect a company's assets in case of divorce.

Karen is a modern well-educated college graduate. She is active in charity fundraisers, coordinating the

activities of dozens of volunteers. Every event she plans runs smoothly and makes money for her cause.

While I'm concerned about Karen, and furious with Bob, what makes my blood boil is that she didn't have to be in this situation. She could have asked questions about why they were refinancing the house a third time. She could have learned what it was she was signing when Bob said "Sign here honey." She might have realized that Bob was manipulating the company books, moving money between different accounts, devaluing stock and taking a lower salary. All legal and above board in California which is a community property state. The accountant wouldn't have signed the returns if Bob was doing anything illegal.

There are millions of Karens who aren't paying attention to their marital finances. If you know one, email her this blog. If you really care about her, give her a book. Contact me directly for a 50 percent discount.

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This entry was posted on Saturday, August 18th, 2007 at 7:55 am.

The Courage to Call Off the Wedding

Typically, I like my quiet time on a plane. But I couldn't resist engaging with the passenger next to me last month. Ellen was getting away for a few days after calling off her wedding.

She was in her late thirties. This would have been her second marriage. "It's almost as complicated to call it off as it is to put it together," she said. "Strange how everyone seems to take my decision personally. My parents, my daughter, friends and co-workers, all trying to reassure me that it's natural to feel nervous before your wedding. They're saying that my fiancée is a good man, that I'm not getting any younger, that I always wanted to have another child. Why is everyone so involved in my decision?"

Ellen seemed like a woman who has the self-esteem and intelligence to listen to her heart. I asked her what influenced her decision to call it off. She said there were red flags.

One was that her fiancée didn't take her side when his mother criticized her. Ellen knew it would be a problem because whenever she pointed it out, he told her she was being unreasonable. He loved them both. Why should he have to choose between his mother and his wife?

Then there were his put downs and teasing, both public and private. Yes, he usually followed up with an ardent apology, but it made Ellen nervous. She'd read that emotional violence often transforms into physical abuse and that really scared her.

"There are so many things I love about him, but ultimately, I didn't feel he was right for me," she said. "It's uncomfortable for everyone right now. Seems like a good time to go away and think"

I think Ellen was smart to call it off. She knew she couldn't change his behavior after marriage. She wasn't apologetic for her decision. She did what she had to do to prevent a divorce, a stressful marriage or perhaps, a domestic tragedy. "How everyone, including my fiancé, handles their feelings about my decision, is up to them," she said.

Why do I think it is courageous? Millions of women go through with the wedding because, at the last minute, they don't know how to call it off without feeling responsible for everyone else.

This entry was posted on Saturday, August 25th, 2007 at 7:01 am.

Children Not Entitled to Inheritance

Leona Helmsley, dubbed "Queen of Mean" by the media, died last week. In her will, the hotel magnate left \$12 million for the care of her dog, Trouble, who will be buried near her in her mausoleum. She left nothing to two of her four grandchildren, citing "the reasons which are known to them".

Helmsley was not known for her compassion or generosity. Yet, she gave millions to charities, and bequeathed most of her estimated \$4 billion estate to her charitable trust, which was set up in 1999 to benefit religious or educational causes, groups that work to protect children and other charities.

Logic doesn't rule when it comes to wills. Her thinking may have been simple: My dog loves me, is good to me, I feel appreciated and loved. Two of my grandchildren treat me badly. They don't deserve anything. I'll leave money for the other two." Unless the grandchildren provide more details about their relationship with their grandmother, we're not likely to know Helmsley's real reason for disinheriting them.

But consider this: Of all the countries in the world, only England and the United States give parents 'testamentary freedom'—the right to designate who shall inherit their estate.

That means children and grandchildren are not automatically entitled to any portion of their parents' estate. They receive an inheritance because parents choose to leave it to them. Inheritance lies not in the blood line, but in the heart.

Why are people so upset that Helmsley left millions to Trouble? Obviously, she got more pleasure, companionship and affection from her dog than from her children or grandchildren. Sad, selfish, eccentric, mean spirited, but hey, this is America and it's her money.

This entry was posted on Saturday, September 1st, 2007 at 7:27 am.

Beware of Romantic Idealization

A few years ago, I dated a man who seemed well matched for me except for one supremely annoying habit—he talked with his mouth full of food. How petty of me I thought. Such a great guy, how could such a silly thing bother me?

When I mentioned it to him, he said no one had ever told him that before. "What difference does it make?" he asked. I tried to pretend it didn't bother me. After a few dates, meals became the arena for dealing with a behavior that had irritated me from date one. Our relationship didn't stand a chance.

Now let's say the problem isn't "petty or minor" like talking with your mouth full of food. Let's say your fiance is a penny pincher and you're a more generous type. Or he's a procrastinator and consistently forgets to do things he promises to do. Or he has a nasty temper. What if he doesn't pay attention when you talk? Or exhibits some other quality or behavior that's important to you when you think of living with it for happily ever after.

You want to give him the benefit of the doubt. You think that after you're married, you can work on the things that irritate you. You're an optimist and he has other qualities you value and cherish. Good men are hard to find, so why focus on the negative? Your mother used to do that, and your father always called her a nag. You're not like her. Besides, your marriage will be different from your parents.

Romantic idealization causes us to superimpose an idealized image onto the person we love rather than facing who he really is. It's especially seductive when the irritating quality isn't visible to others. Your friends can't warn you because they don't see it. Sometimes, you even question whether you're imagining it.

But here's the bottom line. When it comes to money, it's even more important to talk about what bothers you before marriage. If your future husband's behavior and attitudes about money bother you before marriage, it doesn't get easier to discuss, bear or ignore after marriage. What changes is, that now, you're legally stuck with it.

Or as poet Maya Angelou once said: "When someone shows you who he is, believe him."

This entry was posted on Saturday, September 8th, 2007 at 9:06 am.

Grooms Get Wedding Advice

A few blogs ago, I wrote that grooms don't obsess about weddings. That's what brides and their mothers do. The groom plays along so he can get through it and move on to the honeymoon.

I was wrong. A new magazine called Groom has been launched to address the needs of today's groom or as the magazine states "for the man who wants to make the most of his marriage".

The magazine for the 'discerning' groom will give advice on fashion, personal grooming, bachelor parties, honeymoons and, heaven help us, advocate for a groom's registry for the gadgets and gifts a groom wants to receive.

Launching a new magazine is an expensive proposition, so let's assume investors see a need and demand for this kind of publication. The groom will no longer stand for being an accessory at his own wedding. This is his moment to bask in the limelight of attention in an event that presumably happens only once in a lifetime. From the moment he proposes, (and Groom will suggest ways in which the groom can do that too) all manner of detail needs to be attended to. Facials, weight management, color consultations, throwing his bachelor party and meeting with his own wedding planner lest his wishes be overridden by those of the wedding planner of his fiancée.

Will we be seeing an epidemic of Groomzillas? What if men now start believing that a perfect wedding leads to a happy marriage? What if they start demanding that their best men wear a certain cutaway, color or cummerbund? Will grooms buy into the party line that as soon as his beloved says yes, the official countdown of perfect wedding details has begun for him.

On the bright side, this exercise in wedding planning could be a dry run for how the necessary compromises of actual marriage will work out. She wants Gatsby, he wants Hemingway. She wants Manilow, he wants Springsteen. She wants vegan, he demands ribs. How will they accommodate each other, or will Groomzilla prevail?

Four decades after feminism advocated for equal treatment for the sexes, men are finally represented in helping them have the perfect wedding too.

Don't believe me? Check out the groom at <http://www.groominc.com>

This entry was posted on Saturday, September 15th, 2007 at 9:39 am.

Would You Marry For Money?

Do you know anyone who would admit to marrying for money? If they admitted to it, would you think less of them, even though they were giving you an honest answer?

I meet lots of women who don't admit directly that they married for money, but freely confess that they stay married because of the money. I remember a woman in one seminar who said " I know what I've got—and at least he has money." Many of the women agreed with her. One woman said " Doesn't it make you feel like you sold your soul just for the money?"

So is there a difference between going in for money and staying in for money?

I remember reading about Hilary Clinton who was asked by an interviewer why she stayed married to her husband after the public humiliation of the Monica scandal and incidents with other women. Factoring out her political ambitions, which probably figured into her equation, she answered "Bill Clinton is the most interesting man I know." I liked her answer. She was honest without being defensive or defending him. Having an interesting companion is one of her highest values in marriage. It's not for everyone, but it works for her.

Is it wrong to believe that money makes someone more interesting? If marriage buys you a lifestyle you want, are you selling your soul if you're opting for security and stability over romantic love and passion? In other cultures, marriages built on a premise of financial security and stability are not necessarily loveless. Couples can grow to love one another based on a more solid footing without the destructive impact of romantic illusion.

I think we love the idea of being in love. We want the euphoria, the passion and exuberance , the exhilaration of falling in love. But if it isn't happening, what a bonus it is when your mate evolves into the most interesting person you know.

What do you think?

This entry was posted on Friday, September 21st, 2007 at 12:56 pm.

Mirror, Mirror on the Wall

I've often wondered why couples feel the need to announce their wedding in the New York Times. The people who care are at the wedding or wish they had been invited. There may be ex-lovers who wonder what he or she has that they don't.

Then there are people like me, who track the pages for anecdotal evidence that people choose mates who look like them.

The three pages of wedding announcements in the Sunday Times are Exhibit A of couples who are uncanny in their resemblance to each other, not after 30 years of marriage, but from the beginning. The Times' submission guidelines require a photo that shows couples "with their eyebrows on exactly the same level and with their heads fairly close together."

Good for the Times graphic layout. Even better for investigators looking for a biological connection between appearance and personality and speculating why this is so. They theorize that eyes and smiles are particularly useful in assessing personality, disclosing whether or not someone is friendly. For example, someone who smiles a lot may develop lines and muscles that are suggestive of someone who is happy.

Studies have shown that partners who are genetically similar to each other tend to have happier marriages. Similarities in personalities and physical features might be one way to gauge genetic similarity. (www.alittlelab.com.)

It would be interesting to know how many of these couples are still married 25 years downstream. If they

actually make it beyond that , researchers say they will look even more like each other. Perhaps the Times could run a section showing who made it to the silver anniversary so we could compare images.

Consider this: If we stay married to the same man, we won't have to obsess about aging. He'll love us even more as we get to look more like him. Scary...

What do you think?

This entry was posted on Saturday, September 29th, 2007 at 7:42 am.

The Divorce That Wasn't Personal

It started three years ago when Inge told her husband she planned a face lift and he told her they couldn't afford it. She thought they could; she asked Harry to show her the books. He got angry, called her a shrew, a nag, and an ungrateful bitch of a wife, then stormed out of the room, slamming the door behind him.

I met Inge when she attended my seminar a few weeks after that incident. Recently, I saw her again on the walking trail. Animated and radiant, she looked years younger than I remembered her. She brought me up to date.

"After your seminar, I realized I had a legal right to know all about our marital finances," she said. "At dinner that night, I told Harry that I wanted to participate and understand our marital finances. He gave me the same old stuff, told me not to worry, not to nag, just to trust him, blah, blah, blah.

"For the first time, I really lost it. I told Harry that since he wouldn't share information, I was going to get it some other way. He called me crazy, menopausal, said I needed a shrink. I threatened divorce, figuring that was the only way I was going to learn anything about our finances. Harry warned me that I didn't have any money to pay for a lawyer.

"I searched until I found a lawyer who was willing to delay payment until after the divorce. He got a forensic accountant who dug back three decades for information about Harry's business and investments, most of which I knew nothing about. By the time the accountant was done, Harry was pleading with me not to go through with the divorce. I told him it was nothing personal, but at that point, I wasn't going back."

Inge's eyes sparkled as she continued.

"The divorce was final a year ago. For the first time in my life, I had money of my own. After paying the lawyer, the first thing I did was have that face lift. While I was recovering, I read the books you recommended in the seminar. I've also signed up for some business and investing classes."

"How is Harry doing with all this?" I asked.

"Well, I was mad at him, but still loved him. We have the three children, two grandchildren on the way and we had a good life," Inge said. "I just didn't like how he lorded it over me about money. After the face lift, Harry kept telling me how beautiful I am, just like the girl he married, that he could never love another woman and would I consider getting together with him again. I said I'd consider it, but not without a prenup."

Should Inge consider it?

This entry was posted on Saturday, October 6th, 2007 at 7:47 am.

Is It Too Easy To Get Married?

Forget the wedding details. Forget the craziness of planning, the obsession with perfection, the financial obligation. That's the hard part of getting married. The truth is it's too easy to get married. In fact, it's easier to get married than it is to get a driver's license or buy a gun.

If you want a driver's license, you need to go through driver's education of some sort, then pass a written test and go for a test drive with someone from the Department of Motor Vehicles. For the gun, you must wait 10 days, or whatever the law is in your state, while the authorities run identity checks on you.

In my county in California, you can be married at the county courthouse within 30 minutes of applying for a marriage license. All that's required is that the bride and groom be present, be 18 years old, show ID, and pay cash of \$78 for the license. That's it. No blood test. No communication skills evaluated. No competency demonstrated. No criminal background check. No credit checks. No financial literacy needed . No waiting period.

This huge decision to create a legal and financial partnership is completely in the hands of the two people involved with little or no input or guidance from marriage experts. Even premarital counseling usually addresses emotional and spiritual compatibility, but rarely, financial compatibility. Considering that couples are entering a legal and financial contract in addition to a love relationship, wouldn't it make sense for couples to learn the financial consequences of taking that big step?

In other words, the state makes it appallingly easy to get married—and miserably complicated to work your way through the financial consequences when a marriage ends. Here's the sad truth—Going into marriage, it's all about love. When marriage ends, it's all about money.

Shouldn't something more be required of two people who are presumably making a lifetime contract? Shouldn't it be harder to get married?

What do you think?

This entry was posted on Saturday, October 13th, 2007 at 7:51 am.

The Unromantic but Intimate FICO Score

You're in love. He's perfect. Likes the same things you do. You have fun together. You can stay up all night talking. The chemistry is incredible. Finally, a man who shares your values about life, work, children, family. You want to spend the rest of your life with him.

So now it's time to talk about money, you know, beliefs, attitudes, expectations and yes, FICO scores. How boring! Who cares about credit ratings? We're in love. Oh God, this is the conversation you really don't want to have. You take a deep breath. You check out www.myfico.com.

Your FICO score is 815. You learn that his is 674.

Here lie dragons; FICO scores don't lie. And so much of our financial life depends on them. They're a transparent look at how we conduct our money life. How much credit do we use? How much do we owe? How promptly do we repay our loans? How much do we repay at a time? How many late charges do we incur? What is our interest rate? How many credit cards do we owe on? You get the picture.

You know that people who manage their finances in a responsible manner tend to also manage other important aspects of their lives responsibly. You know that a high score indicates an ability to delay gratification, to address a problem before it gets out of control, to work towards a goal. But you love this man so much.

A low FICO score is a red flag for lenders. And you know that, whatever you take on financially with this wonderful man, will impact you too. Not fair! If they really knew him, they'd understand how perfect he is for you. Why can't they see what you see?

Consider this. They know something you should pay attention to before you join your life with his. They've seen millions of people raise their FICO score when they start paying attention to the details. They won't trust or bank on him until he shows he can change his financial ways. Neither should you.

Sharing FICO scores is not romantic, but it's definitely intimate.

What do you think?

This entry was posted on Saturday, October 20th, 2007 at 8:55 am.

Appearances Are Deceiving

When Leslie and Don met and fell in love, she had a great sales job with an international start-up. She loved the travel, the pace and challenge of contributing to the growth of the company. Don had recently sold his software company to a competitor.

When they married, he wanted children right away; Leslie wanted to work a few more years. Don was charming, insistent, seductive. The baby was born during their first year of marriage. Leslie intended to return to work, but Don insisted she stay home and be a full-time mother. He said they had enough money so she didn't have to work.

Leslie hadn't managed her money well before marriage. Her credit wasn't good. She had no savings. She was counting on high commissions and stock options to offset her modest salary. She quit her job before either of these could kick in.

When Don insisted on a prenuptial agreement, Leslie didn't object. She figured she had no personal

assets to protect and from now on, everything would be community property. She would be building her life with Don. Divorce never entered her mind.

Leslie is trapped. She is financially dependent on Don. She moved into his large house when they married. The Mercedes she drives belongs to him. He handles all investments. She sees none of the bank or brokerage statements; they are addressed to him or sent to his office. He checks the activity on her debit card daily and asks for an explanation of what she bought. She has no credit card of her own except store cards for Nordstrom and Saks. Don insists on seeing all receipts and purchases.

To an outside observer, Leslie appears to have everything. However, she has effectively been stripped of her own identity. She is isolated and hemmed in by financial restrictions. If she tries to get more financial freedom, she's likely to discover that Don is a clever financial abuser who will claim he just wants her to have everything—that is, everything he will allow her to have.

This entry was posted on Saturday, October 27th, 2007 at 8:26 am.

Wedding Garments Need Special Care

You might marry more than once, but future nuptials won't be in the same league as this first one.

Clothed in fairy-tale lace, luminous, surrounded by flowers, family, friends, you're basking in anticipation about happily ever after, chosen by your groom to be his life mate and bear his children. You promise to stand by him in sickness and health for as long as you both shall live.

Until you realize, after the honeymoon, that wedding planning doesn't prepare you for daily living. From center stage as a bride, you've now jumped through the rabbit hole into the real world. Here, people are imperfect, projections rule the roost and all the things you didn't discuss before marriage come out of the shadows to stalk you. Take money, for instance.

He earns more, but expects you to contribute half. He spends more, but it's none of your business on what. He has a private checking account but his name is on yours. He uses six credit cards; you use one and his name is on it too. You're excited to share the news about your raise; you never even know he got one.

Portents of financial abuse? Possibly. During your engagement, you might have noticed how inquisitive he was about your daily activities. You thought it was sweet that he called you so often wanting to know what you were doing, who you were with and when you'd be back. You could have spotted possessive behaviors and obsessive money attitudes before marriage. Hopefully, next time, you will.

In the meantime, have your romantic wedding day, but remember that your gown and his tuxedo carry a disclaimer: *These garments do not guarantee a happy marriage. Treat them with care or they will unravel on you.*

This entry was posted on Saturday, November 3rd, 2007 at 12:28 pm.

Robert A. Johnson and Romantic Love

Who is Robert Johnson and why should you pay attention to him?

Johnson is a Jungian analyst who practices in San Diego. A trio of his books, "He", "She" and "We" should be required reading for couples. But chances are they're not on your pre wedding checklist.

That's too bad. You won't find excerpts of these books in the bridal magazines. They're too honest; too close to the bone in exposing the romantic illusions we bring into marriage. Johnson's penetrating exploration of how romantic myths imprison us explains how we harm the person we marry. Here we meet our projections, illusions and shadows.

Johnson believes four beings take vows at the altar: the bride and her shadow; the groom and his. Each entity has a hidden agenda demanding attention. But caught up in the exhilaration of romantic love, we don't know our shadows are there. We're certain that who we see and who we love are one and the same.

In "We", he writes, "One of the glaring contradictions in romantic love is that so many couples treat their friends with more kindness, consideration, generosity and forgiveness than they ever give to one another."

In other words, romance is never happy with the other person as he or she is. Or, as a man I know said, "I don't want to be friends with my wife; it would take all the romance out of our marriage."

Can marriage survive romantic illusions?

Read Johnson and you'll understand why it's easier to blame than accept responsibility for derailing our marriage. A word of caution: Johnson causes chilly goose bumps of recognition. Keep a warm wrap handy.

This entry was posted on Saturday, November 10th, 2007 at 7:55 am.

Letter from a Boomer Widow

My husband went out for a waterski with my daughters and died suddenly while crossing the wake. We are both in our early 50's. My husband has spent the last two years making sure his parents estate was all in order and was to start on ours this fall. "We" own several businesses and I understood a bit but not nearly enough. I listened to your radio broadcast and heard such familiar feelings. Trying to negotiate finance decisions in the middle of grieving is quite a difficult process. Any advice for someone who wishes she had read your book last year? Katie

I spoke with Katie and learned that her family had just returned from a multi-city trip planned months in advance.

When I receive emails like this, I think of John Lennon's quote "Life is what happens while you're busy making other plans". It seems we're all busy making other plans.

Even if Katie had thought of it, she couldn't have planned or set things up without her husband's cooperation. She couldn't get a life insurance policy for him if he wouldn't make time to get a physical. Without his participation, she couldn't set up their estate plan, write his will or arrange for durable powers of attorney.

Katie will have to deal with her financial affairs the hard and expensive way, learning about the finances at a time when she can't think. Grieving and loss smother the ability to think clearly. She wants to provide continuity for her daughters who are suffering their own loss. Katie will also be comforting her in-laws who are grieving over the loss of their son.

It's too late to tell her husband how much she loves him, how she appreciates all that he had does for her and the girls, what a wonderful man he is and how lucky she feels to be his wife.

Katie's husband might have told her not to worry, that he was in great health and that the businesses were doing fine . His priority was his parent's estate. He would have gotten around to planning for Katie and his children eventually.

The problem is that we never know when the clock will run out on eventually.

This entry was posted on Saturday, November 17th, 2007 at 8:51 am.

Why Do Wealthy Spouses Cheat?

We've been told the rich are different, but when it comes to marital behavior, there's an uncanny resemblance to the rest of us.

A recent survey by Prince and Associates, trackers of the behaviors and habits of the wealthy, shows that when it comes to infidelity, the rich bear an uncanny resemblance to their poorer cousins.

With a net worth from \$1 million to over \$10 million, of the 433 respondents who were willing to fess up about an affair, more were women (61%) than men (31%).

Their reasons for cheating fell into four categories:

Variety and excitement 64%,
Lack of interest in their spouse 48%
Feeling special or important 37%,
Revenge 19%.

Obviously, those percentages add up to more than 100%, so some of the respondents must have cited more than one of these reasons.

Even though 30% said they were considering a divorce, the men are hanging in there because:

Cost is the main obstacle 75%
It would hurt business dealings 61.5%
It would hurt the kids 7.7%

As for the financially independent women, no less practical than the men, the factors are similar except that the women placed slightly more emphasis on the kids (14%).

Anything we can conclude from this? If surveys provide a snapshot of a larger population, it appears that money can't buy love, that monogamy is difficult even when you're rich, and that happiness is elusive no matter who you are.

The main difference between infidelity among the wealthy and the not so rich may be whether they're cheating at the Motel 6 or the Ritz. Either way, it's the kids who suffer.

For more on the survey, check out
http://www.forbes.com/2007/10/08/wealth-matrimony-millionaires-biz-cx_lm_1009rich

This entry was posted on Sunday, November 25th, 2007 at 5:14 pm.

When is it Financial Abuse?

Life imitates art - again.

In Anna Quindlen's gripping novel "Black and Blue", a wife tries to escape from her abusive husband who is a policeman. She lives in terror that he will locate her using the same methods he uses to pursue criminals.

This week's headlines from Bollingbrook, Illinois seem lifted from the book.

Drew Peterson, a policeman, is suspected in the disappearance of his fourth wife Stacy. The body of his third wife, exhumed for further investigation, shows visible evidence of homicide. Relatives tell police that the husband abused the women. The husband claims he loves Stacy and wants her to come home. This is a classic scenario of domestic abuse.

One of the earliest signs of future abusive behavior is financial control of a relationship. The husband controls the purse strings, refusing to share financial information with his wife but expecting that she account for every purchase decision.

Many women suffer in silence, thinking that such controlling behavior is a personality quirk. Even though they may argue with their husband about money, they still have access to joint finances, reasonable mobility and buying choices. They also have the option of divorce without that gnawing fear that they are in physical danger.

Where do you draw the line?

You may know someone who you suspect is financially abused. On the other hand, you may not know that your neighbor, acquaintance or friend is a financial hostage because she won't tell you. She's afraid to rock the boat, fearful for her children, knowing that her hands are tied financially.

You may know her husband, and never suspect a thing. He's not out of control or under the influence of drugs or alcohol. He can be charming, an upstanding member of the community, the life of the party. He can also be a control freak with the intent to isolate his wife into a state of total financial dependence.

Signs of Financial Abuse

- Controlling the finances.
- Withholding money or credit cards.
- Giving you an allowance.
- Making you account for every penny you spend.
- Stealing from you or taking your money.
- Exploiting your assets for personal gain.
- Withholding basic necessities (food, clothes, medications, shelter).
- Preventing you from working or choosing your own career.
- Sabotaging your job (making you miss work or calling constantly, etc.)

If something about your relationship with your husband or partner scares you and you need to talk, call the National Domestic Violence Hotline at 1-800-799-SAFE (7233) or go to [Http://www.nrcdv.org](http://www.nrcdv.org)

If you know someone who needs this information, please pass it on. It could be a life saver.

This entry was posted on Saturday, December 1st, 2007 at 11:52 am.

Don't Wait to Say "I Love You"

"We're going to the mall. See you later."

What could be more ordinary, more a part of everyday life, than going to the mall, especially at this time of the year?

You're on the phone. You wave goodbye. The people you love leave the house, start the car and pull out of the driveway. You'll see them later.

Maybe.

Yesterday in Omaha, Nebraska, nine people died and five were critically wounded at a mall filled with holiday shoppers. One of those random events we can't predict and have no control over. One suicidal teenage shooter, nine grieving families, dozens of lives altered in minutes.

What always races through my mind when I read about events like this is "Did the survivors have a chance to say "I love you" before their loved one left for work or to shop? Did the people who died know how much they were loved? Were they angry before they left the house? Did the survivors know how much they were loved by the people who died?

Or would the survivors carry, in addition to the pain and grief of their loss, the awareness that they never said the things they could have said if they had known their loved ones would die that day.

We're all at the mercy of random events. Don't wait to say "I love you."

This entry was posted on Thursday, December 6th, 2007 at 7:55 am.

John Lennon Got It

John Lennon sang "Life is what happens while you're busy making other plans." He wrote the words for 'Beautiful Boy', a song he dedicated to his son Sean.

I know another John. Last week, one of his lunch meetings was cancelled. Because he keeps his bicycle and helmet in the office, John is always ready for breaks like this. The sun had finally peeked through the clouds. A leisurely ride and he'd be back in time for his 2 o'clock meeting.

Two miles away, Robert's wife was insisting on driving him to his doctor's appointment. Irritated at how she and the kids were ganging up on him about giving up the car keys, Robert, 85 years old, wouldn't listen to her.

"Stop badgering me. I'm just going two miles," he said, slamming the front door as he left. Climbing into the Lincoln, he slowly backed out of the driveway.

Ten minutes later, along the tree-lined road that cast shimmering and confusing shadows, John was killed when Robert's car hit him. John's cell phone was ringing. His daughter was reminding him that they had a date to go Christmas shopping that evening.

John's family will spend the holidays grieving their loss. There is no life insurance. John had not paid the premium on time. His wife, as busy with her company as he was with his, didn't check if he'd paid it. Both their wills needed to be updated; neither could find the time to consult their attorney.

Robert's family is in shock. Angry, frightened and remorseful, they're consulting with their attorney about the legal actions they will face as a result of not being insistent enough with Robert.

We can't see our own life unfolding. But our families will live with the consequences. i

Are your insurance premiums paid?

Are you being too soft on someone who shouldn't be driving anymore?

Or, as John Lennon puts it, are you busy making other plans?

This entry was posted on Saturday, December 15th, 2007 at 10:35 am.

An Alternative to Resolutions

When I was younger, I made New Year resolutions only to have them evaporate after a few weeks. Using a matrix of goals, timetable, action plan and reward system, I would track my progress, often frustrated that I didn't measure up to the goals I had set. I don't do that anymore.

Realizing that life is too short for everything, I struggled with how to maintain a balance between what I

like to do and what I felt I ought to do. I came up with a formula that works better for me.

Now I just ask myself "If I had a year to live, would I spend 15 minutes doing this?"

It works for me in situations where I have a choice. For example, how do I want to spend my time? Do I really want to be on that committee, attend that lecture or class, learn to play bridge? If I'm not actively enthusiastic about something or someone, I don't do it.

I don't have to beat myself up about the choice because for me, it's obvious. One year, 15 minutes? Yes or no.

In situations where I don't have a choice, there's no conflict anyway. I might procrastinate a little, but I do it because I know I'll feel good afterward.

Try the formula. You can do it all year round without keeping track of anything. If it doesn't work for you, you can always go back to resolutions.

If you knew you had only one year left to live , would you spend 15 minutes making New Year resolutions?

Happy 2008. May whatever you wish for be yours.

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