



Couples and the Cash Clash

—BY THE MOTLEY FOOL

Every couple has financial sore spots. One's a saver, the other's a spender. One lives for tomorrow, the other can't see beyond today. Whatever it is, it's

not going to go away by itself. Here's how to get past the impasse.

1. Change the pattern of the conversation.—Don't replay old discussions. If you are always the one starting the discussions, ask your partner to initiate a conversation about the way he/she would like it to start. Focus on the important outcome with non accusatory statements like, "Let's find a way to give the kids an education." instead of, "We'll never be able to send the kids...."

Remember, money is just pieces of paper, plastic, and black-and-white numbers on account statements. You can choose to see it as a wedge in your relationship, or an opportunity to enhance your lives. By focusing your conversations on the positive things that money--and its proper management--can provide, you emphasize what you can have, not what you have to give up.

2. Link achieving goals with rewards—Some money moves lack "sizzle," regardless of how smart they may be. Who enjoys buying insurance? Who likes budgets? Who gets a thrill out of contributing to an IRA? For some things, a little extra incentive might be what your spouse needs.

So instead of just saying, "We need to save for our retirement in 25 years," link it to shorter-term perks as well as long-term savings. Choose something that is motivating yet not financially debilitating. Perhaps even link the reward allowed to the goal achieved, e.g., "For every \$100 we save for retirement, we can spend \$10 on —." Whatever you decide, make sure you each have some mad money. Goals that require complete self-denial are bound to fail.

3. Make a money date—Money conversations often flare up at the most spontaneous and inopportune times. (Pardon me, Mr. Car Salesman, but I must have it out with my wife.") Use every ounce of self-control you can muster and make a money date to talk about it--in the near future (within a week). Choose a great setting and come with an agenda of action-oriented tasks. If you know a confrontation-provoking event is coming up, do some preemptive problem-solving.

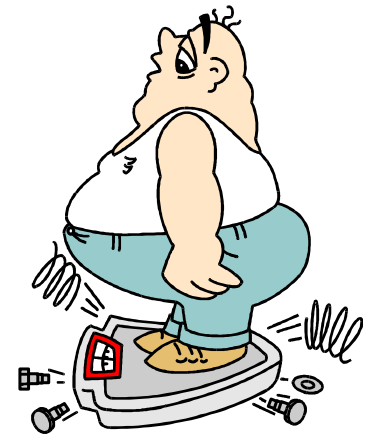
4. Have a money *ménage à trois*— If all else fails, invite a third party by seeking professional help--though not necessarily a mental health professional.

Call **Human Behavior Associates** for a referral to a Legal or Financial counselor. 1-800-937-7770.

What's a Healthy WEIGHT ?

—from Ask Alice

For most women, a healthy weight is one that allows regular menstruation, and is maintainable and sustainable when taking in a healthy, balanced eating plan. If the only way to attain a certain weight is by severely restricting your eating, that weight is not the healthiest, most natural weight for your body.



It's essential to eat from all food groups everyday in order to keep healthy! . It may help you to keep the amount of cereal you eat within a reasonable amount, instead of filling up on it at the expense of other nutritious foods. If you feel more comfortable snacking during the day instead of having full meals, that's fine. You can keep a few baby carrots, for example, in a small plastic bag for easy access. In order to make room for a wider variety of foods, it would probably be a big help to have the guidance of a registered dietitian, doctor, or nurse knowledgeable in nutrition to help guide you.

If you seem obsessed with and want to be as small as possible—It would be to your benefit to discuss your thoughts and feelings about your body with a trusted adult. Someone you could talk with and trust who can help put your body image in perspective. Addressing self-esteem is important in dealing with eating problems. If you see your worth only in terms of a low body weight, you aren't being fair to yourself — you are not recognizing all the positive attributes you possess. You may understand this on a logical level, but not on a feeling or emotional level. But it's great if you can take the risk.

Many celebrities — models, movie stars, and others — are incredibly thin and have recently told their own stories of the drastic measures they've taken to achieve an unrealistically low weight. Sometimes they smoke heavily, use drugs, and starve themselves to achieve a certain look. Make-up artists and film retouching hide the negative effects of these harmful behaviors. Comparing yourself to them doesn't make sense and isn't healthy.

If you suspect you have an eating disorder, speaking with a counselor to get a check-up to see if you are okay is a good place to start. To make an appointment with a counselor, call Human Behavior Associates at 1-800-937-7770 for assistance.

Truth and Trusting

An honest look at the effects of dishonesty

Whether we're aware of it or not, we communicate 24 hours a day. Even in dreams we communicate. Even when we aren't saying anything, we communicate. Our relationships are strengthened or destroyed by communication — there is virtually nothing else involved in a personal relationship except communication of one form or another.

Trust is the only reliable foundation on which a relationship can be built and honesty is the cornerstone.

When we lie, we destroy relationships — both the one we have with ourselves and those we have with others. Lying is counter communication. It erodes the very foundation of a relationship. It is a time bomb that will eventually destroy the relationship.

Telling a lie weakens the already weak self-esteem of the liar. The person to whom the lie is told (whether or not s/he ever finds out the truth) feels the effect of the lie. Why? Because lies are negative communications. Many relationships are falling apart because trust (if it ever existed) is being eroded; one more lie, one more time bomb planted.

Dishonesty is a protective device. Lies are protective devices. We think we are protecting the other person when we lie, but in reality we are protecting ourselves. Lies are told because the person lying believes that s/he has no other choice. S/he is too afraid to tell the truth. When we lie, we set the time bomb ticking, and the explosion will rip through the delicate fabric we attempt to weave between ourselves and someone else.

We're being two-faced if we say, "I love you" and then lie to that same person. There is no *real* love without trust. If we don't trust the person we say we love, how can we ever be vulnerable? How can we ever be intimate? And, if we can't be vulnerable and intimate, what do we have but a lie?

One day, ka-BOOM! Why? Because communication finally broke down beyond the point of repair.

There are two basic lies — the overt and the covert. The overt lie is usually spoken. It's a falsehood. Even a little white one.

The covert lie is more subtle and the most often used. Its telltale signs can sometimes be observed in body language — such as darting, downcast, or side-glancing eyes; twitching of some part of an extremity; false smiles; a deadpan face; etc. In other words, the covert lie is usually something that needs to be said, but isn't. It is often more damaging than the bold-faced lie because the other person may never perceive



that something is wrong. Reading body language takes quite a bit of practice. If covert lying can be detected, the time bomb can be defused before it explodes.

Envision a gorge. The only thing connecting the two land masses is a bridge hand-built by those who dared to risk. Isn't that the process two people take when they try to establish a friendship? Two entities wish to connect. They put out furtive feelers, then become slightly bolder the more they think they can trust each other.

Each communication, no matter how conveyed, is one more plank in that bridge. The more honestly we communicate, the more we get to know one another and the stronger the bridge becomes. The more we know each other, the sooner we lower the barriers of self-protection. We often approach others as if we were knights in armor. Slowly we shake hands "checking for weapons" as in the days of old. Then, slower yet, we raise the visor to "see" the other person.

Why are we so protective? Probably because intimacy is frightening to us. It may be the single most frightening thing we face. The effect of being totally intimate is being totally naked — emotionally, psychically, and possibly even physically. Being intimate is letting every part of me connect or touch with every part of you.

Intimacy is total vulnerability. Now I am totally defenseless. When we are defenseless, we fear that "now you will walk all over my unprotected self with your cleats. You will hurt me in ways no other person could."

What we cherish most we often chase away in many creative, fearful ways. Every time we lie, hiding our "nakedness," we are telling the other person, "I don't trust you" and further weakening the painstakingly-built bridge between the two people. Who can trust a bridge with loose or missing planks?

The paradox of being totally naked, vulnerable and intimate is that we are also totally potent. In reality, we cannot hurt or be hurt unless we choose it. Being naked, vulnerable and intimate with someone else is first to say that we are totally naked, vulnerable and intimate with ourselves.

Do we trust ourselves or not? That is the ultimate question. Do we trust that we can handle whatever comes our way or will we run scared, hiding in the tunnel of darkness that is laden with ignorance and fear?

The decision, of course, is up to each one of us. How long are we willing to lie? Will we defuse the time bomb that will otherwise destroy us and those we love?

—BY STAN DALE, DHS

Human Behavior Associates, Inc.

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1-800-937-7770 24 hours per day, 7 days per week to request assistance with personal or family problems.