

Finances: A top point of contention for couples

By: *Theresa Winslow, Staff Writer, Annapolis Capital*

Jay Wilen is a financial planner, but sometimes he feels more like a therapist.

The couples the Crownsville resident works with sometimes don't agree on money issues, and meetings at his office have occasionally turned into sparring sessions between husband and wife.

About six months ago Mr. Wilen and his business partner, Bob Paff, started working on an idea to help conflicted couples ease their conflicts about money. At the same time, they saw a chance for a new niche in the crowded financial services marketplace.

The result is a workshop called "Mars, Venus & Money," which pairs Mr. Wilen and Mr. Paff with two therapists, Bob and Lori Hollander. The workshop, which they hope to offer to businesses, churches and civic groups, features a skit performed by the Hollanders that illustrates a couple's money problems, followed by discussion of the pertinent psychological and financial issues. The presentation runs about two hours and the first workshop is scheduled for April 20 in Baltimore.

"We want to help out clients, said Mr. Wilen, who serves as executive vice president of the Lutherville-based Integrated Benefits Corporation. "(And) we didn't see anyone doing this."



While the workshop mixes humor with sound advice, Mr. Paff said the points raised are very serious. Experts in the Annapolis area agree. Monetary disputes between couples are often masking deeper conflicts about power, control and trust, they said.

"Americans have certain things they don't like to talk about, and money and sex are at the top of the list," said Annapolis psychologist Tom Muha. "It's the number one problem issue (for some couples). When couples argue about money, it's really not about money. It's about power and control."

Mr. Muha offered the example of a simple spending spree by one partner. "What seems like an innocent splurge turns into a trust issue," he said. "I see it in my practice."

People who seek happiness through shopping are really just applying a "temporary fix" to problems, he said.

The key to helping these couples find a long-term fix is to find common ground between the partners and help them understand each other's point of view, Mr. Muha and the Hollanders said.

"Remember, being in a committed relationship brings people more happiness than money does," Mr. Muha said.

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Lucy is ecstatic. She just raided Nordstrom and Saks and wants to show her husband, Rick, the spoils of her expedition.

Rick, meanwhile, is busy preparing a budget dinner, and doesn't share his wife's enthusiasm about her shopping trip. In fact, he's a bit miffed at her spending habits.

Thus begins the skit the Hollanders will feature in the workshops. Various parts are set to music from popular oldies TV shows like "The Twilight Zone," "Perry Mason," and even "The Flintstones," which creates a light-hearted mood, but the situation isn't the least bit amusing for Rick and Lucy. Eventually, though, they come to understand each other and reconcile — and that mirrors the intent of the workshop.

"A lot of people push it under the car-



pet and don't deal with it," said Mr. Paff, who is president of Integrated Benefits Corporation. "It's empowering to get through it."

While the workshop's title centers on the "mars-venus" phenomenon popularized by author John Gray, men and women don't really fall into distinct financial categories. Men aren't always dispassionate savers and women aren't always emotional spenders, experts said.

Money habits have a lot more to do with a person's background and whether finances were discussed with them by their parents, experts said.

Mr. Wilen said the most volatile combination he sees are a couple comprised of two spenders. Reining (sic) in their expenses can be a challenge, he said. "I try to tell it like it is," he said. "I give them a scenario: this is where you're

headed (if you don't change)."

The more common saver-spender pairing has its own set of problems. The Hollanders, whose practice is based in Owings Mills, said a solution needs to be tailored to each couple.

Often, Mr. Hollander said couples mistakenly believe that "she's this way and I'm this way" and nothing can be done. "That's just the surface," he said.

Ms. Hollander added, "If they trust each other, if they respect each other, they're going to be able to work it through, no matter where they are on the continuum."

According to Annapolis therapist Kathy Miller, open communication fosters stronger partnerships. "They have to sit down and share their feelings," she said.

Mr. Hollander said the talk has to involve long-term plans, not just the short-term problems. Mr. Muha also recommends that type of strategy for the couples he sees in marriage counseling who have conflicts over money.

"If you can get people talking about bigger dreams, you can get alignment," he said.

The big plans might involve a long-desired vacation, a new house, a new car, or even sending the children to private school. If you can get a couple discussing common goals, they can usually reach common ground, he said.

"I think most people are willing to compromise," he said.

For more information on "Mars, Venus & Money," call Integrated Benefits Corporation at 410-321-6103, or go to www.integratedbenefitscorp.com.