

Should a Wife have an Allowance?

(Continued from page 13A)
 "At this time in our marriage, we did not keep any written record of our expenses except a mental one (which gradually grew hazy toward the end of every month). I didn't have any fixed allowance. It was a very fluid arrangement. Then one day the bank called my husband and said our checking account was overdrawn. When Ted came home from work, we had one big blast.

"He accused me of trying to ruin his credit, and make him a pauper. I was furious and told him he didn't realize what my life was like isolated with two small children for my only companions and housework the big event of my day.

"The upshot of the argument was a fixed amount of personal spending money. I was to have twenty dollars a month.

"In order to tighten up on my spending, Ted closed all-charge accounts, and they have never been reopened."

"She said, 'I resent Ted's financial control, but I refuse to let the problem get out of hand. I am used to looking a little 'thrown together' when we go out, and sometimes I retaliate in this way. Ted is angry, but he doesn't offer any additional money. The only way out is a part time job when the children are in school," she concluded.

Margaret T., 37, the mother of three children, (9, 11, and 13) said, "I don't know what other women do, and I'm too embarrassed to discuss the subject with my close friends. My husband has always maintained control of the finances in our home. For the first seven years of our marriage, we had a household

checking account whereby two signatures were required. Phil provided me with fifteen dollars a month for my personal needs. When I complained and told him it wasn't adequate (it had remained the same all during the seven years), Phil told me I could check our tax records. It was his way of saying he couldn't afford an increase.

"He is an accountant and earns \$11,000 per year. He is meticulous about financial records. I know what he earns down to the penny. Although he is very open about money matters, he is inflexible about personal spending money for me."

How does Margaret T. deal with the problem?

She explained, "We no longer have a checking account which requires two signatures. Either one of us can sign the checks. The other way was too complicated, especially for food purchases. The change came about through a quarrel. I nagged him into it. There was no other way. As a consequence, I have used small amounts of the household money to resolve the situation satisfactorily."

She went on, "In the beginning I had guilt feelings about taking money this way. But Phil and I have had too many quarrels about money to resolve the situation satisfactorily."

Catherine H., 38, has four children, whose ages range from five to seventeen. Her husband sells insurance, and although his income fluctuates, it averages about \$13,000 yearly.

Catherine H. spoke with quiet resignation. "I have been disillusioned with my husband's

attitude toward money. He is just plain tight. Of course, his mother depleted the family funds in three years after Al's father died, and as a result he thinks all women are totally incompetent about money. He supported himself completely through his college years. We have a pleasant life, if one were to look at the surface only, but beneath that, the fact that I must ask for everything from him has altered my attitude toward him."

She added, "I don't think he thinks of himself as stingy. He feels he knows what is best for me. That is the hardest fact of all to accept."

How do husbands react to the image of themselves as penny-pinchers and misers? Is it the truth, or only a half-truth?

Jean T., 27, whose husband, Frank, 30, earns \$7,500 as an engineer, said, "He tells me, 'What do you think I am? A money machine? All I ever hear from you is that we don't have enough money!'"

She confessed, "I tell him he should earn more money, and that only makes matters worse."

Florence B., 36, said, "My husband bought a hi-fi and stereo set without discussing it with me. In turn, when I mentioned the meagerness of my personal spending money, he said the hi-fi was for the family, and was not comparable."

Emerging from the interviews was a pattern that revealed three significant facts. The average wife resents the dole system. She practices some form of deception by appropriating money from some other area of the family budget to cover personal spending. The average wife does not obtain a regular allowance per se. Three out of five women interviewed did not obtain specific sums of money which could be considered an allowance.

Typically, the request for more personal spending money by the wife usually deteriorates from some form of nagging into a direct attack.

"You should earn more money" is the essence of the attack, and it is a vital assault upon the average husband. This is followed by an impasse, then a retreat, and a gradual lessening of the guard by the husband and wife. There is then a progressive build-up of tension which explodes in the same kind of argument repeated at regular intervals in the marriage. Neither the husband nor the wife is satisfied with the outcome. There is guilt mixed with embarrassment, misunderstanding, and sometimes imperceptible changes occurring in other areas of married life.

One Los Angeles marriage counselor said, "Money is frequently a weapon of power in marriage. The wife is dependent upon her husband financially, and it is in this area where the husband can vent frustrations, pettiness, and retaliation. Conversely, the wife who nags her husband about money reveals immaturity, and at the same time she destroys his self-image with resultant unhappiness for both of them."

What then does a personal allowance mean to the average wife once she can call it her own? How does she spend it? What satisfactions does she realize?

Foremost among satisfactions is the feeling of freedom and independence.

One wife said, "I feel a sense of individuality. I am not merely someone's wife or mother or laundry service. I'm me. And it's a good feeling."

Still another woman said, "I spend my money on theater matinees. When I was in college I majored in dramatic arts. The money enables me to invite friends to lunch once in a while. Most of all, I feel I am an individual human being who is worth something."

Thanks to Marriage magazine . . .

The following articles in this special tabloid section are reprinted from Marriage magazine:

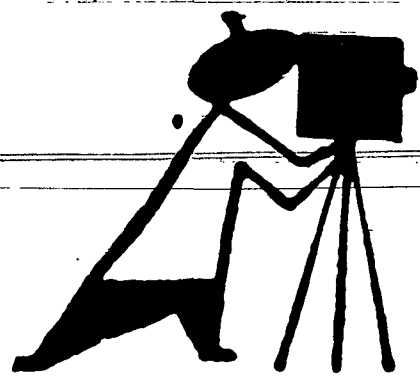
A Leap of Love on page 7A, Should a Wife have an allowance on page 13A, Christian Marriage—an Echo of God's 'yes' on page 15A, and Answers Children Don't Want on page 21A.

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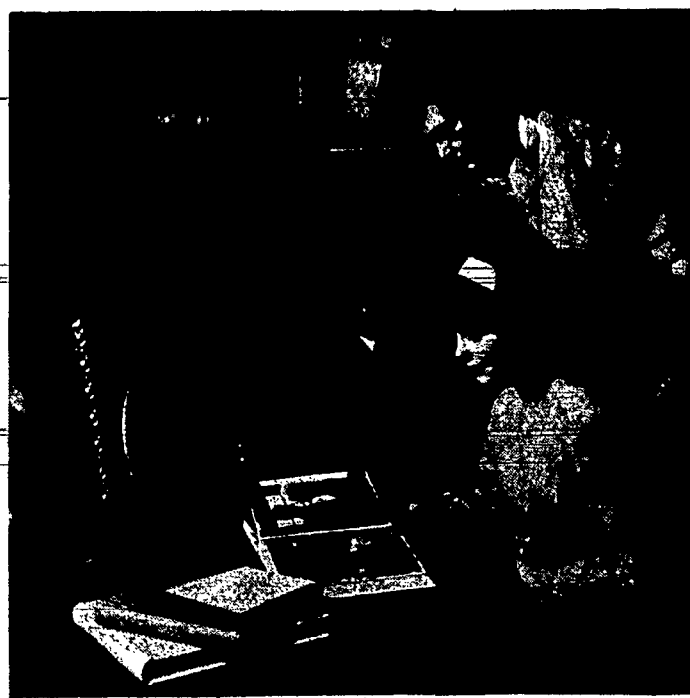
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