

# Does Money Really Matter In Marriage?

By David Gibson  
NC News Service

There's more to marriage than the joining of two people in one checkbook. But given the realities of daily life, the checkbook makes a difference in marriage.

Often money matters lead to some standing jokes on marriage. For example, whenever the subject of camping comes up, a good friend of mine says that his wife's idea of camping out is a motel room for under \$30!

Sometimes a checkbook leads to problems because a husband and wife, deep down, don't understand the purpose of money in the same way. Some people basically believe all their money should be spent. Others believe as much as possible should be saved. All along the spectrum between those two extreme points of view are various attitudes on how much money should be spent, how much saved.

Money calls for communication in marriage. But it takes years for understanding. Some people never seem to feel that they totally understand how their spouse views money.

It would be easy to paint a dismal picture of money's role in marriage. It is an area in which husbands and wives must learn to share something that, in many cases, each of them would really like to control alone.

But I think the real message about money in marriage is that couples need to be alert to its role and its influence. And they should be familiar with its symbolism.

Money has a way of making its presence — or perhaps better, its absence — known at the worst possible times. It's there in the background whenever a big celebration is planned — a birthday, an anniversary, a vacation, Christmas — times when happiness is the real goal.

It is virtually impossible to get through a big celebration without spending money. In marriage, however, one partner's idea of what constitutes a big celebration may seem quite inadequate to the other.

People come to marriage with ideas formed from childhood about how a birthday should be celebrated, what it takes to give a child a real Christmas, or how a genuine vacation is spent.

It may take some years for a couple to create their own style for celebrations: a style they can both afford and enjoy. Whatever the case, celebrations undoubtedly represent one facet of married life that couples would like to take for granted — but can't.

The cost of raising children also can generate tensions in marriage. And parents realize that the way they spend money communicates a message about values to their children.

Parents not only buy food and clothing and medical care for children. They spend money on lessons and education programs. And they

“ Money can cause problems in a marriage and the cost of raising children can generate some of the tensions. ”



spend to make their children happy.

Obviously, then, money gets tied up with hopes parents have for their children. Hardly ever do parents want anything but the best for them.

The question for married couples is: how close are they in their goals for their children? Perhaps a couple's goals are never identical in every aspect. Therefore, the effective use of a checkbook when it comes to children's

expenses is likely to be a topic that needs frequent communication during all the child-rearing years.

Money questions also may be raised in a marriage because of a couple's religious or philosophical values. The Christian challenge to use money as a way to serve others in need may be taken seriously by a couple. But in practice they may not be in full accord on what that means.

Again, even if it is agreed that a relatively simple lifestyle is desirable for Christians, the spouses may differ in their definition of "simplicity."

Over the years of marriage, people change. With any luck at all, they grow and mature. Still, when people change, some of their attitudes and goals may change too. That is one reason why money questions probably can't be resolved once and for all in a marriage. Again and again money matters will challenge a couple to communicate well.

The risk is that money will lead to stand-offs in marriage, or worse. But there is another side of the coin. It comes into view when couples see that their use of money makes a difference, but are determined not to let their one checkbook divide them.

## Professional Touch Captures Memories

Why trust your once-in-a-lifetime wedding day to a once-in-a-while photographer? To get a treasured collection of wedding photographs, select a seasoned professional who has mastered the art of recreating a wedding day story in pictures. After the flowers have wilted, it's too late to restage the event if the pictures were disappointing.

It is tempting for a bride to try to save money by having a photographer friend shoot the wedding as a gift or at a bargain rate. However, said an expert in the field, "few non-professionals have the lighting equipment, the right cameras, backups for everything..." And he maintained this leads to disappointments in producing the wedding album.

The bride should begin her search for a professional photographer who understands her special needs early, especially if the wedding is going to take place during the peak seasons of May/June or November/December.

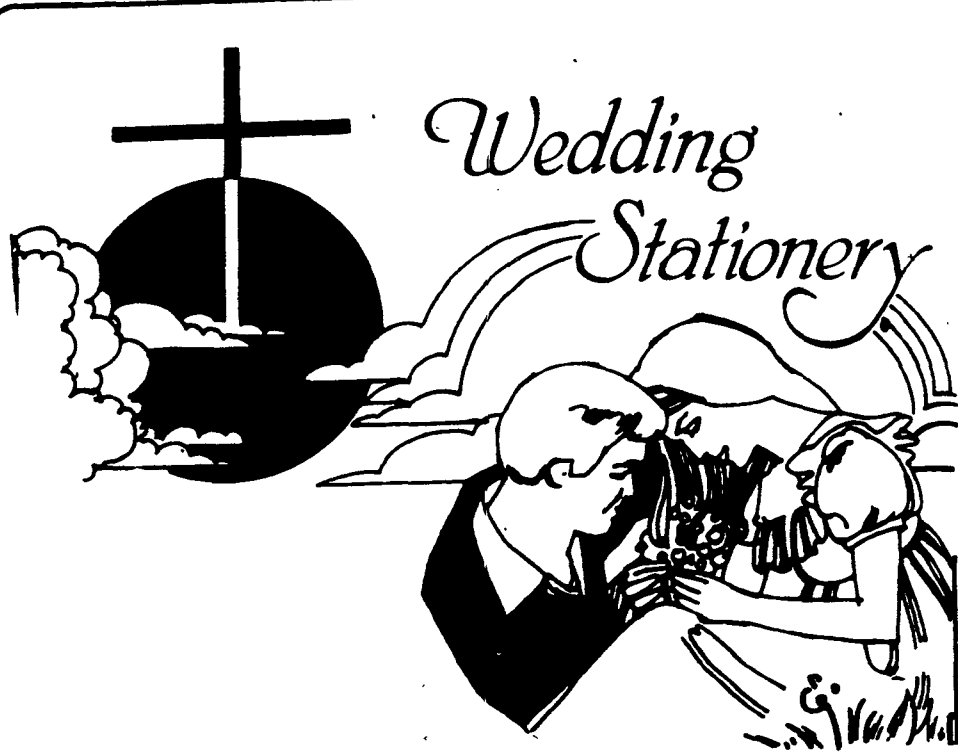
A good place to start is with newly married friends and relatives. The Yellow Pages of your local telephone directory is also a good source of information.

Once you have compiled your list of potential candidates, you'll need to make an appointment to visit each studio to survey recent work and discuss cost and special packages available. According to recent survey, fees generally range from \$175 to \$350.

Once you've chosen your photographer, sit down and discuss all your plans and special needs. Ask advice on hair styles and makeup, the location of your photo session (some couples like to have their portraits made outdoors) and the number of prints you will want.

When you discuss prints, keep in mind the many ways they can be used. Small prints can be included with your thank-you as a memento for your guests and enlargements can be framed and used to decorate your home.

The conference with the photographer should take place as soon as the ceremony location is confirmed. Because some professionals prefer to record events without being obtrusive and others believe the wedding is being held so photos can be made, alter the schedule to there is time to have a photo session at a nearby park prior to the ceremony.



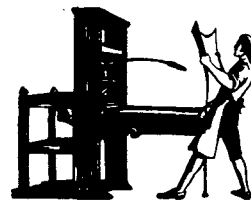
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