

February 8, 2010

First *for women*



**ONE-POT
WONDERFUL**

**'I LOVE YOU'
TREATS**

**WINTER
TIREDNESS
CURE**

**INSTANT
BLISS**

91% have a hormonal snafu during Jan/Feb that puts us in hibernation mode. Fast fix!

JENNIFER BEALS reveals her top aggravation tamers



DROP 12 LBS

every week



25 hair, skin & 'him' tips

**YOU, SO
BEAUTIFUL**

Most women over 25 (and almost all over 40) have *this* food sensitivity

Dodge it to:

- ✓ End carb cravings
- ✓ Brighten your mood
- ✓ Clear up sinus problems
- ✓ Have more energy
- ✓ Lose lots of weight!

**ANTIBIOTIC
ALERT**

Just one course depletes this 'happy vitamin'

Are you getting the **SUPPORT YOU DESERVE?** See pg 42

**HEALTH
DISCOVERIES**

Breakthroughs for chronic cough, insomnia, diarrhea, heartburn & ear infections

\$2.49

Display until 2/8/10



She's a spender



"He acts like our money is his!"

"From day one of our relationship, Matthew and I have bickered about my spending," says Melodie Monberg, who has been married to Matthew for eight years. "Our arguments have only gotten worse since I left my career to raise our two children. I didn't fully realize that this decision would make me feel financially powerless. Now Matthew wants veto power over every little purchase I make, like I'm one of the kids!"

"One of the most upsetting incidents occurred a few months ago, when Matthew was away on a business trip. After a few days, I started feeling lonely. So I decided to focus on making his homecoming special. I went to Pottery Barn and bought a beautiful duvet and soft pillowcases for our bed. I imagined that Matthew would take one look at my handiwork and swallow me up in a big hug. But when he returned and I led him into the bedroom, he stopped in his tracks and snapped, 'How much did all this stuff cost?' I was crushed.

"It's gotten so bad that I've started hiding receipts and sneaking money from the ATM just to avoid a fight. Last week at the gas station, I under-fueled the tank and got \$20 cash back just so I could treat the kids to lunch.

"I don't see why we can't make room for fun in our budget. Matthew has a great job, and we're not struggling to pay the bills. In the beginning I loved the stability he provided—I craved it after spending my childhood traveling through Africa with my missionary parents. Matthew is the love of my life, but there's no denying that our financial differences are driving us apart."

—as told to Lisa Maxbauer

Melodie Monberg, 33,
Colorado Springs

What the counselors

"Secret purchases, secret accounts... This couple is suffering from serious financial infidelity," says financial adviser Scott Palmer, coauthor (with wife Bethany) of *First Comes Love, Then Comes Money: A Couple's Guide to Financial Communication* (HarperOne, 2009). "Money decisions made without the knowledge or consent of a partner can be just as damaging as a sexual betrayal.

"When Melodie and Matthew came to us, we asked them to talk about their childhoods, when money personalities are really formed. Melodie opened up to Matthew about the poverty she witnessed growing up in Africa. Her parents were also dependent on the support of charitable donors. Melodie told Matthew that when she settled in the United States after college, she was tired of living poor. To Melodie, money was a tool for living life to the fullest.

"Matthew's father died young, so he developed a protective 'man of the house' personality relatively early in life. We encouraged him to describe the fears behind his behavior. 'I'm not trying to control the money to upset you,' he told Melodie. 'I'm doing it because I'm afraid we won't have enough for the future.' For him, saving is security."

Less tussling over money

Once they started communicating more freely, Melodie and Matthew were able to focus on their shared goals, like expanding their family. Now, two years later, the couple has adopted a baby girl from Ethiopia named Desta Grace. Melodie just finished decorating the new nursery with bargains from Wal-Mart, and Matthew couldn't be happier about having another little angel to provide for. He says, "Our family is stronger than ever!"

and he's a saver

have to say

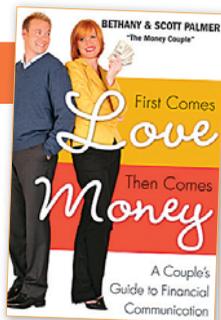
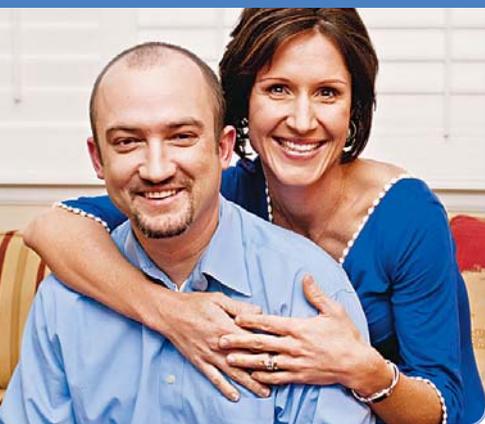
Financial adviser Bethany Palmer adds, “The next step for the couple was choosing to modify their everyday choices. For Melodie, this meant shopping with lists and hard price limits. She came to understand that Matthew viewed unnecessary spending as a threat to his safety net.

“Creating a stronger partnership for Matthew meant loosening up. He had been putting his wife in a position where she had to rebel and overspend to have any sense of power in the relationship. We helped him see that the more control he tried to exert, the less control—and the less security—he really had.

“We worked with the couple to establish a monthly budget that both sides could live with. As soon as they had financial transparency, Matthew no longer felt the need to nag, and Melodie was coming in under budget because she wasn't spending out of spite.

“We also encouraged Melodie and Matthew to hold a monthly ‘money huddle’ to brainstorm and plan. When couples talk about their finances, they dream about their shared future.” ❁

= more room for love!



“She overspends, then lies about it!”

“Melodie is the most insightful, committed person I know, but I can't trust her with money,” says Matthew. “Month after month the credit card bill is a few hundred dollars higher than I'm expecting. The last time I took her out to dinner, I later discovered that she had already blown our ‘fun’ budget on indulgences all month long.

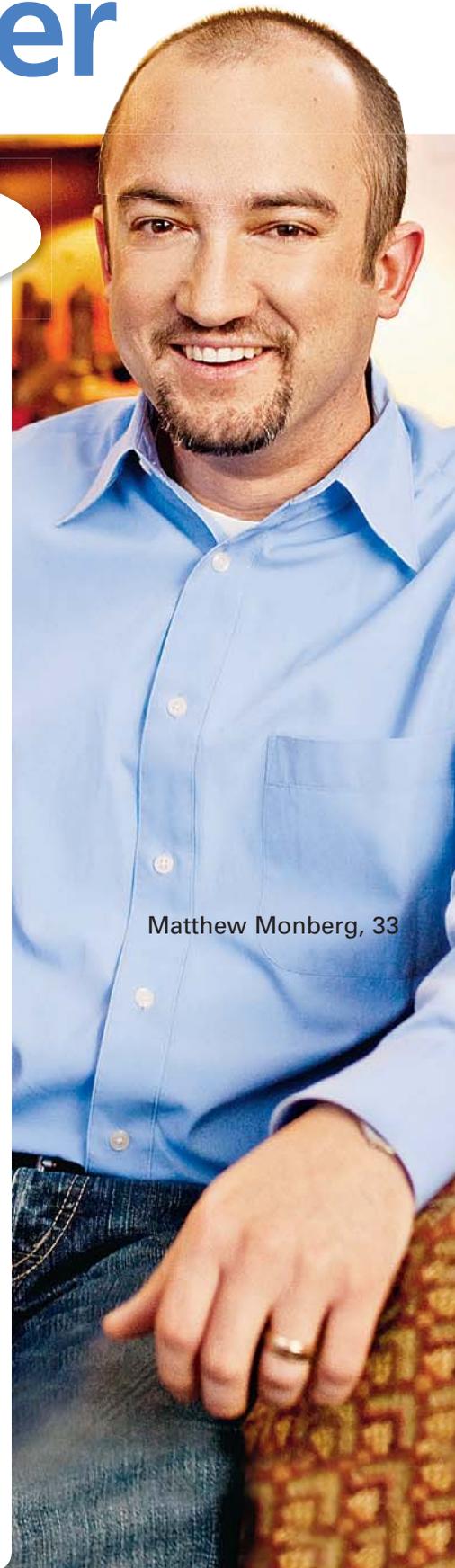
“My business trips are stressful. When I came home that time and discovered Melodie had spent money redecorating our bedroom, I just lost it. It was like she had deliberately waited until I was out of the country, when I wouldn't be able to stop her.

“There's a lot of pressure on me as the provider, and I think Melodie forgets that I have to answer to a boss with high expectations. Working isn't just a matter of driving off and coming home nine hours later with a pocketful of money. Every day I'm thinking, *Will Melodie and I really be able to retire on a single income? What if I lose my job like so-and-so?* Of course I want to know where every dollar is going.

“A little while back, I opened a secret savings account that's automatically funded by my paycheck. I need to know that we have a cushion for emergencies. Maybe it's dishonest to keep this account from Melodie, but I sleep better knowing that the money won't be squandered on useless stuff.

“Not once have I questioned my love for Melodie. I vowed to cherish her for the rest of my life, and I meant it. But at the same time, I feel like I don't understand her anymore. Maybe we're becoming different people.”

—as told to Lisa Maxbauer



Matthew Monberg, 33