

nearly a decade of hard work to do so. She'd just begun to feel she was finally ahead — and now she was faced with the prospect of very expensive veterinary care for her dog. If her savings proved insufficient, would she have to go into debt again?

The pitfalls of partnership — and how to avoid them

Carrie looked at her watch. "I've got to get back for a two o'clock appointment," she said to Lisa as she repaired her lipstick and gathered up her pocketbook. "By the way, are you and Bill still on with us for the game on Saturday?"

"I know I'm coming," Lisa replied, "but I think Bill may have to work. Can you find a fourth?"

"Oh, I'm sure Brad can find someone who can use the fourth ticket," Carrie said. "But even if he doesn't, I still want you to join us."

Brad was Carrie's long-time boyfriend. They had talked on and off about marriage, but she wasn't sure about the timing. She felt that they needed to talk through some basic issues — particularly regarding finances and careers — before taking the plunge.

For one thing, Carrie had to convince Brad that buying four season tickets to the local football team's home games was a good business investment. Brad didn't understand the sales process, and couldn't seem to grasp why entertaining clients was a good idea. While there was no question that he enjoyed going to the games, his opinion was that buying four club seats was pretty extravagant. Sure, it was just Carrie's expense now, but if they got married, it would be his too. Would there still be a lot of this type of thing?

"I am glad we're just going with Lisa and Bill this week," Brad said over dinner that evening. "I know it helps you build relationships with clients, but it gets tiring turning a football game into a sales call. How much have you invested in those tickets anyway?"

Beyond Majority Thinking

Carrie sighed. They'd certainly had this discussion before. "It may seem like a lot," she replied, "but one good sale and I will have paid for most of the season. By the way, it might just be Lisa. Can you find someone else for the fourth ticket?" She hoped this wasn't the start of one of *those* conversations about her job. Carrie loved what she was doing, but she knew she had to invest time and money to make it a success. Brad, looking at things from his "corporate" perspective, just didn't seem to understand. He was accustomed to having to work within a tight operational budget, with every expense fully justified by the promise of some tangible benefit. A major expenditure without some concrete result seemed, to him, wasteful.

As a matter of fact, financial issues rank among the highest for creating potential marital conflicts. That's why exploring how you both feel about financial questions early can help you avoid problems down the road. Unfortunately, pre-marital counseling does not always include finances. In the chapter on Carrie's solutions, we include a list of questions that you and your future spouse might want to review together, in order to avoid future conflicts over financial issues. We strongly recommend that you make sure all of your goals and philosophies are in alignment *before* you walk down the aisle.

As is the case with most of us, Carrie and Brad's attitudes towards money had been formed as they were growing up. Carrie's father had handled all the bill-paying in her home. Her mother had worked part-time but it was more for fun than to make a major contribution. Her mother's income went for school clothes and the "extras." Carrie's dad was the major breadwinner and made most of the financial decisions. Hence when Carrie started out on a career path, she only had her dad as a role model. She knew