

How To Handle Money Management Problems

Family financial strain and stress and family conflicts over money management problems seem to flare up at the same time. Some of these conflicts are serious enough to lead to divorce.

Family finances, it can lead to resentment, anger, frustration and distrust.)

3. Decide on a figure—perhaps \$30—above which no purchase can be made without the approval of both spouses.

angry and flare up.

9. Never compare your financial situation with that of your neighbor or friends. It will bring resentment.

10. Stick to the money subject, and don't bring up other grudges.

BETTER LIVING

By
JoAnne Falls



Some recent newspaper facts show that family arguments often occur because each family member feels that the other person is not shouldering a fair share of the household responsibility or spending restraint. The biggest conflicts seem to be over how the money is being spent, over what is being bought and who is doing the buying.

Dr. John W. Hudson, former president of the American Association for Marriage and Family Therapy, furnished these facts to the Inquirer on how to handle money management problems in marriage. Dr. Hudson says:

1. Couples ought to sit down and agree on some basic ground rules in marriage pertaining to money management.
2. No matter who earns the money, married people ought to agree on how the family income is to be spent. (He believes that when either a husband or wife is in sole control of
4. Sit down and work out a budget that is acceptable to both of you.
5. If you are still arguing after laying out the ground rules, try to observe these precautions:
 - Discuss your convictions on spending. Let each other know how money matters were handled in your home when you were growing up. This will help you to understand why the person feels as he does or as she does.
6. It may be that your family was totally against the use of credit cards. Perhaps your husband or wife had a bitter family experience with the use of credit cards because the father or mother in that family did not know how to use credit cards wisely.
7. Never discuss money matters suddenly when you are tired or emotionally upset. But find time to discuss the money situation before a crisis arises.
8. Be calm during discussions about money. Support your thinking but don't get
11. Don't use money arguments to make your mate seem small. If your mate has made a financial mistake, accept it and go on from there. Don't dwell on it. Try to correct it.
12. Accept the fact that you cannot win every money argument. If you can't agree, agree to disagree. If you continue to discuss something about which you cannot agree, it will eventually lead to conflict and bitterness. It will cause more trouble than it will be worth in the long run.
13. Don't walk away and refuse to listen. What you hear might be helpful to you even if it makes you uncomfortable to hear it.
14. Try to talk about it again after some time has passed and you both have had more time to think it over.

I firmly believe that couples can solve almost any problem pertaining to money management if they approach the matter intelligently and in a calm manner.

FEMA Lends Helping Hand in Emergencies

By Mari Wooden
Staff Writer

"I don't think the American public realizes they're not as protected as they think they are," said Ms. Dorothy Fentriss, Director, Winston-Salem/Forsyth County Office of the Federal Emergency Management Agency, located at Smith Reynolds Airport.

"Because of insufficient funds, our agency has not been able to label all of the in-place shelters that would be used in the event of a threatened nuclear attack," she added.

During the late sixties, FEMA, then called Civil Defense, went around to many of the shelters throughout the country removing food supplies that had become damaged. These supplies were never replaced.

"In the event of a threatened nuclear attack," Fentriss said, "our agency would issue to the media, pertinent information regarding where people need to relocate, what they should do prior to leaving their homes, what supplies they need to take with them, when to leave the shelter and what they should do when they return home after an attack."

Winston-Salem is classified as a Risk Area, Category III, meaning this area is highly populated, within a distance that can receive nuclear fallout and can be quickly converted for military needs. In the event of a nuclear attack,

residents would be informed of in-place shelter locations in a host area.

In addition to responding to a nuclear disaster, FEMA also responds to natural disasters, man-made and to any vehicle carrying low or high level radioactivity. The agency does not respond to personal disasters unless all other emergency organizations respond.

The agency, funded by federal, county and city governments consists of five staff members and volunteers. The military also uses the agency as a training facility for personnel involved in mobilization.

Staff members are trained in the areas of radiological monitoring, hazardous materials handling, tornado spotting and

shelter management. Staff members also attend the Emergency Management Institute in Emmitsburg, Maryland.

There are city/county-wide simulated disaster drills held once a year that involve other agencies and members of the community. Smaller drills for our agency members and other agencies are held on a regular basis.

Our agency formed a 17 member radiological response team, for immediate response measures from the time a radiological accident occurs until the radiological team from Raleigh arrives.

Workshops are held for the public and in the schools to train people in tornado or winter storm preparedness.

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