

## 2Upfront

## The Couple Vault

While we trust our partner to keep skeletons under lock and key, it's still best to be clear on when mum is absolutely the word. To help you avoid slipping private moments into conversation with family and friends, relationship expert Ellen Goldhar (ellengoldhar.com) weighs in on the top unmentionables. —Hailey Eisen

## VICES



**The situation:** Every weekend your partner bets money on his favourite sports teams. When you complain about this to your girlfriends, they peg him as an addict who'll lose everything.

**Goldhar says:** "Choose your words carefully because with every complaint you make, you're painting a picture of your partner for someone who doesn't know him as well as you do. Be sure your frustration is diffused before you call your friends or they'll start to form judgments."

## SEX

**The situation:** During sex, your wife likes you to act out her wild fantasies. But if she finds out you were bragging to the guys on poker night, you may find all access denied!

**Goldhar says:** "For many women sex is an especially vulnerable act. Not only will she never feel comfortable around your friends again but she may also feel betrayed and stop opening up to you."



## PET NAMES



**The situation:** In an adorable baby voice your man likes to call you "pookie." But beg him to call you that in front of his buddies and your cooing man may suddenly turn cold.

**Goldhar says:** "The fact that your partner is comfortable showing emotions in front of you is a sign of trust—a gift that should be honoured, not betrayed. Keep matters of the heart private unless you both agree otherwise."

## IN-LAWS

**The situation:** Your wife confides in you that her parents are considering a separation. Assuming you're all one big family now, you let it slip to yours that things are awry.

**Goldhar says:** "Be careful when carrying tales about your wife's family to your own family and vice versa. Different families have different 'rules,' so clarify with your partner what matters should be kept private."



## MONEY



**The situation:** You're making more money than your man and let on jokingly to your friends that once again you had to pay the rent this month, making him look like a deadbeat hubby.

**Goldhar says:** "Finances, like sex, politics and religion, are taboo subjects for many couples. Everyone wants to feel like they can provide and succeed—a comment like this, even if made in jest, can be a direct hit to your partner's manhood."

## INSTRUCTIONS FOR LIVING

## HOW TO DEAL WITH FREELoadERS



Moochers, deadbeats, cheap-skates—they're around and not too shy to ask when they need you to be their banker. To stop sponging friends and family from delving into your pockets, relationship and finance experts (and real-life couple!) Jeanne Fleming and Leonard Schwarz, authors of *Isn't It Their Turn to Pick Up the Check?* (Free Press), offer these valuable tips. —Parul Bharadia

■ **FRIENDS:** You may make more than them, but that doesn't mean you always have to pick up the group tab. "You shouldn't feel embarrassed about splitting the bill in different ways," says Fleming. Try 60/40 or 70/30, or propose separate tabs entirely. If you paid last time, ask your friends to cover it this time.

■ **IN-LAWS:** Deadbeat brother-in-law have you feeling the burden of family ties? If you can't say no, put the loans in writing to avoid misunderstandings. And if you pass on helping out, don't feel sheepish about your decision. "The gracious thing to say is 'We're sorry, we'd like to help you, but we can't afford to right now,'" says Schwarz.

■ **SPOUSE:** No doubt the turmoil is amplified when it's your partner who's carrying the financial baggage. "You're sharing lives; you can't compartmentalize and say 'I'm sharing everything except your debt,'" says Schwarz. While it might be difficult to refuse your partner bail money, figure out how much you're willing to absorb and be clear about expectations.