

“STEPFAMILY FINANCE\$: MONEY & \$TUFF”

Part 4

By Carri Taylor

In Part 2 of this Series, we mentioned at the end of the article that we went to an attorney before we got married and established an “Ante-nuptial Agreement” which put us on an 8 year track of merging finances. Here’s the history and hopefully you will see the principles represented by our story.

Our first Christmas together was before our Wedding, so we made a “deal” to go modest and save our money. Gordon cut down a large branch of a tree at my dad’s home. We bought a \$6 can of white paint and sprayed it. I decorated it with my white lights, crystal & mirrored ornaments. It was beautiful and what a savings!

While we were Christmas shopping I saw a gorgeous white robe and pointed out my favorite expensive fragrance to Gordon. My parents had a little model train under their Christmas tree that I loved and was fascinated by. I bought him a modest present in keeping with our “deal.” To this day, neither of us remembers what it was.

Guess what I got? The robe, the fragrance, and a model train.....everything I wanted. I was supposed to be happy, right? Yet I was feeling uncomfortable. So I had to ask myself, *What’s this all about?* Then it hit me. We had made a “deal.” If we weren’t going to be getting married, buy me whatever you want. Your finances won’t impact mine. But since we were going to be getting married, this would impact me. To Gordon, he was being a “nice guy.” Nice guys buy things for people and keep them happy.

Another thing to add is our financial “styles.” Before becoming a Marriage Family Therapist, Gordon spent 32 years in a school district— teacher, coach, counselor and retired as a District Administrator. As he says, “You don’t get rich, but you don’t starve to death either. I knew that I was going to get a paycheck, so I kept moving on in a secure fashion.”

I, on the other hand, have been an entrepreneur my entire working life. I’ve lived up, I’ve lived down. This was the pattern in my first marriage. As a business owner, I made sure everybody got paid. And sometimes I was paid from what was left over. Spending a decade in the film industry, I paid the investors, my staff, and film crew before myself.

I initiated a conversation with Gordon regarding the “deal,” our “styles” of financial management and differing histories. I told him I didn’t know if I could proceed with our marriage if this is how he kept deals. I had too much financial insecurity in my past.

Gordon says, “That put me in the position of having to make a choice. Was I going to get defensive and protect myself from what I knew was going on inside? Or was I going to face it and acknowledge that I had—key point—violated our agreement?”

That’s when we decided to engage an attorney and tackle the tough discussions which included full disclosure of our tangible assets and debts as well as address the intangibles of control, styles and begin a trust-building process before we got married.

Another milestone was buying an “ours” home. After our marriage, Gordon moved into my condo that I shared with my 14 year old daughter. His intention was to keep her stable. After Gordon’s divorce, he had stayed in the family home for 8 more years to finish raising his three teenage sons. Now they were getting out on their own so he sold his home and most of his “stuff.”

Fifteen months into our marriage we were in a position to move. I believed this to be a great new stepfamily project. The three of us picked the city, the development, the model, the carpeting, the window coverings, the tile...and even the lot! Yet when moving day came, Gordon and my daughter got the “grumps.” Most everything being moved in was my “stuff.” I overheard Gordon say to somebody, “I wish I’d kept some of my stuff so I’d have something to move in here.” Then my daughter said, “This isn’t mine. This is yours and Gordon’s. I don’t belong here at all.” I thought, *Where did that come from?*

Joe and Ana Lopez describe their experience like this: Joe said, “After we got married, I moved into Ana’s condominium, where she was living with her three daughters. Over four months later, we moved to a nearby city to an “ours” home. It was a bigger house. Each of the girls had their own bedroom. But they took it as a loss.”

Ana says, “It was a new start for us. But we didn’t realize what a hard time they were going to go through; losing their friends, changing schools, and moving so far away. So what was a gain for us was a loss for them.” There are many “no-win” situations that come up in stepfamily living.

Gordon and I came up with an agreement that we would do a “walk through” and determine what things of mine he wanted to go or stay. He was gracious and I did have bargaining power. We came up with a plan for how we would replace “my” stuff with “ours”. The fascinating thing about this to me was; we were married for fifteen months before we moved, and yet, it’s like our marriage began when we created an “ours.”

The last major item that has helped us is our “Gripe Agreement.” Whether we are making a financial decision or one of major consequence in any other area; if one of us is clearly uncomfortable with proceeding, the answer is “no.” If one is not necessarily uncomfortable, but less enthusiastic than the other and we decide to proceed; the less enthusiastic partner gives up “Gripe Rights” and we are in this together. If for some reason the decision doesn’t work out as expected, there will be no “I told you so...I really didn’t want to do this anyway” talk. This has helped both of us to take personal responsibility for our actions, be accountable to one another and build trust.

Our encouragement to you is to make a PLAN. Whether you are married yet or not, this will free up energy for relational development throughout your stepsystem.