Dear Dr. Brothers: Money used to be a subject that was never mentioned in polite society, and my husband tells me that's crazy and unreal, that I should get over that bit of my early training. He may be right, but I hate arguing about money with my husband, or with my friends about who's to pay a bill, or my own children, who are 5 and 8. Because of this, according to my spouse, we end up having a lot more quarrels and misunderstandings. Can you help me out here?

Dear T.J.: I hope so, and I'll begin by saying that I think your husband is right. The best way to avoid family difficulties with money is to sit down, talk about

least it gives a framework.

the value and use of money as ance money depends upon the soon as possible. They should child's age and needs.

it and draw up a clear budget for start getting an allowance as early your youngsters, for the amount as 4 so they can get the experience that's to be allotted for food and of thinking about and planning all general living expenses. It what they want to do with it, how might need to be revised from they're going to budget and save time to time, but stay with it. At a little from each week for something more costly that they can Children need to learn about buy later. The amount of allow-

Dr. Joyce Brothers

Ask Dr. Brothers

pecially hard economic time, don't be afraid to let your youngsters know that this is a period when you all need to take special care about how money is spent.

Dear Dr. Brothers: Our 15-yearold son has been totally closed off from us and, I believe, from himself for some time, and we finally found out that it's because he was hiding the fact that he got a failing grade on a test he'd taken. He'd hidden this from us and reported that he was doing well. When his teacher asked us about him and told us the truth about what happened, we conentirely because of his humiliation.

If you're going through an es- He blamed his teacher, saying the teacher is biased against him, but whatever happened, his confidence is destroyed and he's convinced he can never do well. The truth is, he's always done well scholastically, but to blame. This attitude works he exaggerates the smallest setback. against them, stops them from What can we do, and how can we help him?

Dear R.M.: Work with him to help him change his definition of the term "success." It doesn't mean that a person wins and does well at everything. On any path to success, there are many, many problems or so-called failures fronted him. He confessed, adding along the way, but it's the way we that he wanted to drop out of school respond to disappointment or redicate jection that's important.

Pessimists immediately get down on themselves, try to bury it, deny it, assume there's nothing that can be done to change things, and often start looking for others learning. Instead, help your son to analyze where he went wrong

Cheating couple needs to learn to love themselves before others

By Harlan Cohen

Dear Harlan, I've been with my high-school sweetheart for two years now. I love him, but when we were at our oneand-a-half-year mark, things weren't going so good, and I cheated. He recently found out and flipped. A few weeks later, he got very drunk and cheated on me at a party. He told me right after, and claims to still love me. We're trying to work things out, and right now, everything is great. I love him and he loves me, and everything else in our relationship is healthy. I want to be with him for a long time, but do you think we're doomed?

Cheated

When you love someone, you don't cheat on that someone. That is, unless you don't love yourself — a real possibility. So,

countries firing missiles at each

Eventually, all you're left with is destruction, heartbreak and disrepair. So when you asked if this is doomed, I think that you think this is doomed. The only can stop hurting each other and figure out how you can love yourselves and each other at the same time. That's the part that might mean going your own way for a while — until you learn to love yourselves.

Dear Harlan,

very controlling. She has tried to break up me and my fiance twice.

not love yourself? That's the first was also my co-worker, who was **issue. The next is that when one** working hard at ending my happy **person cheats and the other re-** world. My fiance's mother told my taliates by cheating, it's like two fiance that I was basically cheating on him. She told my fiance that my co-worker said that. I don't know who to believe or what to do. Please give me some good advice.

How do I put my soon-to-be mother-in-law in her place and let her know to stay out of our business, way it won't be doomed is if you and how do I deal with a vindictive and manipulative co-worker? I don't know what to do.

 Engaged Target Dear Engaged Target,

I'm not saying you did anything wrong, but when you're getting it from your mother-inlaw and a co-worker, you might My soon-to-be mother-in-law is **be doing something without even** knowing that you're doing it.

In order to know, find out if

do you NOT love him, or do you Just recently it wasn't only her, it you're doing something that's for answers, ask your co-worker unintentionally rubbing people and mother-in-law if you uninthe wrong way. The BIG risk is that you might hear something that hurts your feelings or you disagree with. If you follow this advice, promise that you will NOT get defensive should you hear something that rubs you wrong. Instead, quietly walk away and ask yourself if there is any chance what they're saying is true. If you're not sure, turn to people around you who will tell you what you NEED to hear (not what you want to hear). When you're ready to begin your search

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tentionally did something that upset them.

Ask for the truth. No matter what's said, thank them for being

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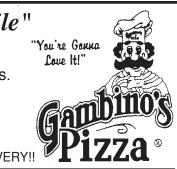
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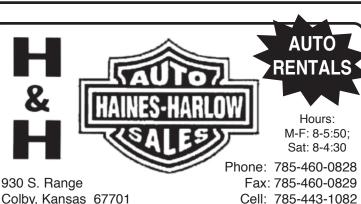
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