

mx Shagpile



So, you've taken your relationship to the next level and agreed to joint custody of your whitegoods, cutlery, CD collection and finances.

While arranging joint finances might sound easier than deciding if CDs should be alphabetised by name, band or genre, sorting out money matters is far more important in the long run.

FINANCIAL

Commonwealth Bank financial planner Ashley Tilston said combining finances means more efficient budgeting, paying shared bills and saving for the future.

And sharing a credit card makes a combined debt easier to manage and reduces fees.

A combined private health insurance policy provides a discount on premiums while drivers with a 60 per cent no-claim bonus can pass the benefit to a secondary driver on the same policy if the couple shares a car.

Combining share portfolios could provide some financial benefit but could also lead to higher capital gains tax.

"Some of the considerations that couples need to make are the different income amounts that they each earn, what is their personal expenditure and how much they need out of their income to meet these," Tilston said.

"A good strategy is a joint account designated for bills and joint expenses.

"Couples can put a percentage of their

income into this account to service those needs, the individual can then retain some personal freedom over their income and spend it as they see fit."

Tilston said putting a percentage of income into a joint account gives each partner an equal proportion of their own earnings to spend on themselves.

Setting a fixed dollar contribution, say \$300, may be fairer in that both parties split bills down the middle.

But it could result in a partner earning less than the other not having as much to spend on themselves – and lead to animosity of a different kind.

LEGAL

No matter what approach is taken, couples, particularly unmarried or de facto partners, should consult a lawyer before taking out a loan.

There are many complexities involved in dividing property and assets if you split.

Under Victorian law, a de facto relationship is defined as one between a couple who live or have lived together "on a genuine domestic basis".

The law treats de facto couples differently from married couples in terms of maintenance for the partner and property division.

In Victoria, de facto couples can draw up a "financial agreement" before or after they start living with their de facto or when they separate.

Law4u.com.au, a website

We all know that sometimes relationships aren't happily ever after. MATT SUN explains how to protect yourself financially.

launched by Justice Michael Kirby which provides legal explanations in plain English, said the agreements cover a wide range of money matters, such as how money will be divided on a weekly basis, ownership of property even if it is in one name, whether money in a joint account is owned by both people and how property will be divided in the event of a separation.

The Property Law Act tells the court to consider "any written agreement entered into by the de facto partners," but the court is not bound by the agreement.

Married couples are afforded more protection by law when it comes to dividing up assets in the event of a breakup but most are usually settled in court.

EMOTIONAL

Relationships Australia chief Anne Holland said being a couple should be discussed upfront.

"I'm not saying talk about it on the first date, but at some stage you have to work out are you going to manage your own affairs, combine your money, have children, buy property," Holland said.

"It's a good idea to bring it up early before you both get sucked into the rosy glow of the romance, you need to know the financial constraints of the person you're becoming attached to.

"You also need to discuss who is going to make the decisions, is it a shared responsibility, and who will look after the books."

HOW WAS IT FOR YOU?

DR BELLA



"Listen lads, pillow talk doesn't have to be flowery to please a woman. But frankly, listening to you merely grunt can become rather monotonous."

One of the things that's struck me during my travels is the cultural variation of pillow talk.

Pillow talk is the euphemism for what is said in the throes of pillow play. My interest in pillow talk began when in foreign hands, er, lands.

Having only had a smattering of Commonwealth lovers at the time, I experienced profound culture shock when privy to the lexicon used by men in foreign places.

My Spanish boyfriend, Antonio, for example, was the first to take me sightseeing in Latin loving. When making love, not only did he stare in my eyes the entire time (a Commonwealth anomaly), he strung words together like a woman doing macrame on speed.

Admittedly I had no clue what he was saying. For, although I'd taken beginner Spanish, the teacher wasn't quite progressive enough to cover body parts, seduction strategies or dirty talk in her course outline.

Nevertheless, after some persuasion, Antonio began using English in the bedroom.

And so, what words did Antonio aver while I lay under his lean-bodied blue-eyed godliness in those summer months I like to refer to as when time stood still?

"My little dove," he would say as he planted tulip kisses beneath my ear. "My queen," he would whisper, nearing climax.

However, the question begs to be asked: Does one need to be Spanish or French in order to pull off such Casanova romantica? Does one

need an accent?

Moreover, how much is too much, for such talk can backfire as a major turnoff. (Case in point: recently at an '80s club in the city, I merely kissed this bloke a few times and before I had time to finish my White Russian, he was hugging me tightly, repeating that he'd always keep me safe. What's safe to say, is this kept me from even heading towards pillow talk.)

Surprisingly, the semiotics of pillow talk hasn't received sufficient scholarly examination. Were it to be explored, it could provide insight about sexual communication, gender and intimacy.

According to the Sapir-Whorf Hypothesis, how people use language tells us about how they understand the world they live in.

Eskimos, for example, have hundreds of terms to describe snow. Words exist to differentiate between "melting snow," and "light snow deep enough for walking," thus indicating the importance which it heralds in their culture.

Now, if someone tape-recorded you and your whoever getting it on, how many words, phrases or terms of endearment besides "yes," "faster," "harder," "oh God/oh baby" or "NOW" would be heard to express feelings of sexual excitement or satisfaction?

Listen lads, pillow talk doesn't have to be flowery to please a woman. But frankly, listening to you merely grunt can become rather monotonous. Don't be so PC. Think like the Eskimos.

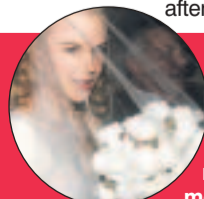
– DR BELLA

NUP, THEY'RE UN-AUSTRALIAN

They might be all the rage in Hollywood, but pre-nuptial agreements are not likely to become an Australian trend – at least not yet.

Relationships Australia's Anne Holland said while the law provides safeguards for married couples who divorce, pre-nups set out who gets what in the event of a break-up.

They have become necessary for the rich and famous, and couples that have nipped out pre-nups include Nicole Kidman and Tom Cruise, Nicole Kidman (above) and Keith Urban, Jennifer Lopez and Marc Anthony, Donald Trump and Melania Knauss and Michael Douglas and first wife Diandra.



"The average firsttime person is unlikely to use a pre-nup, but for someone married more than once or with a large portfolio of assets, it is necessary," Holland said.

"If you were setting up a business partnership together you would get some advice, it's no different for marriage."

BTW

A guide to the ABCs of dirty talk will be revisited in future columns.