

Paper: Chicago Tribune RedEye Edition (IL)

Title: Mind your money matters

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Date: February 17, 2005

It's the final round of the first evening between virtual strangers. Up to this point it was about two people, a couple of cocktails and a memorable date. But as the waiter slaps the imposing bill down on the table, the undeniable discomfort hits. Forget the psychobabble, and lose the giggles and suggestive smiles. This is business.

As the black folder sits like a purple elephant on your table, you try to talk over and around the structure pleasantly. Who pays? Is it presumptuous to assume he will? Is it rude if she doesn't offer? As the questions swirl, you try to remain part of the conversation, interested in your date's story instead of the one lingering on the table. Minutes feel like days. You don't want to be insulting. You don't want to look like a chump.

So, keep it simple. The Invited should be treated. Period. You ask, you pay. Dutch should be kept in another country, especially on the first few dates. It may be old-school, but this is a matter of respect.

Don't play games. If you are the invited guest and offer to foot the bill, get ready to pony up. If your wallet comes out, get ready to bring out the green. You make the gesture, you take the hit.

Mind your manners and each others' pocket books; no one wants to feel taken. Money needs rules, especially up front.

People's relationship with money is complex. Trying to diffuse that in the first few dates is too much pressure. Get to know each other first. See if the investment will be worth it. Then have the larger conversation.

One female dater confided that she always wants to pay on a date because she doesn't want to feel obligated to get busy later on in the evening. What? Cocktails and appetizers ensure nothing but a light head and a full belly--no more, no less. Reciprocation is a tricky dog. What says thank you? Well, that would be "thank you," true and heartfelt. Anything beyond that is a big fat bonus.

If you want to offer it up, just make sure it's for the right reason.

As time clicks by and the relationship evolves, giving and receiving are going to spawn new definitions. Once the relationship is mature enough, have that conversation about who is paying for what. After all, it's only money.

As the love affair progresses, so will the expectations. As you both begin to let down your guards and let someone else in, it's easy to fall on the what-have-you-done-for-me-

lately train. This especially comes into play when talking money. If there is a typical financial contributor in the relationship, that person's resentment can build quickly when there is seemingly no relief.

But finances don't have to be the armpit of a relationship. Deodorize it.

A discussion determining financial roles and contributions can only help ease each other's minds. The longer one holds in resentment, the harder the issue will be to solve. So get it out in the open and keep it there. The insult of feeling taken is not that someone did it to you, but that you let it happen. So take ownership and an active role in where your relationship is going.

Sharing of roles is learned as the relationship grows. Determining contributions comes with a more mature connection. Contributions--both financially and otherwise--are equally important and need to be given due credit, and that takes a conversation.

So, have the talks. Get insulted. Have the fights. Whatever is necessary, get through it. And move on.

It's only money. There are a hell of a lot more important things you can lose.

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