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## DON'T LET FINANCIAL FIGHTS RUIN YOUR MARRIAGE

*Fireworks are an enduring metaphor for one of the better aspects of a healthy marriage. But when it comes to matters financial, the pyrotechnics can get ugly. And even though the conventional wisdom is wrong—conflicts over money are probably not the No. 1 cause of divorce—finances were a huge source of friction among couples even before the Great Recession came along. Here are some financial pros and marriage counselors best advice for overcoming money woes and ensuring a friction-free financial relationship.*

### 1. Pay Your Bills Together

Traditionally one spouse handles all the money and investing; it's very rare for couples to physically sit down with all their bills and statements and write the checks together. But you both should manage the money. These joint sessions—ideally held once a month—prevent the less savvy partner from becoming financially oblivious.

Obviously, the more you both know, the better: It's one thing to wonder in an abstract way if you can afford a cashmere overcoat, and quite another to know that your mortgage payment will bounce if you buy it. Sharing the check-reckoning burden also helps couples shift from adversaries to teammates, who can strategize, motivate, and hold each other accountable for whittled spending. If the White House can embrace transparency, you can too.

### 2. Set (Realistic) Goals

You're just not going to attain goals that are beyond your reach: Unrealistic expectations don't just fail to incentivize you, they fuel conflict and stress and actually set you up for savings sabotage. ("What's the point?" has a way of drowning out the voice in your head that says, "Let's get as close as we can.")

A corollary to this idea is that the more ambitious the goal, the more important it is for both parties to be motivated by it. The time to start thinking about

education is when your child is a toddler, if not before.

### 3. Avoid a Parent-Child Dynamic

When one of you dictates where the money goes while the other shows independence—or rebellion—by breaking those rules, you're creating a parent-child dynamic within the marriage. And, yes, that's as unhealthy as it sounds. To rebalance, the "parent" character has to cede an equal amount of power and responsibility to the "child" in the relationship, so that both are acting more like adults together. If establishing equality is the goal, curbing your use of terms like "longer leash" and "allowance" also helps.



### 4. Consider Your Partner's Happiness

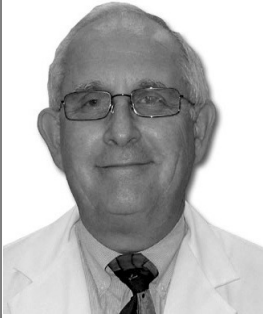
People put their money where their values are, so try taking a step back and defining what each of your top three core values are. One of you might put a premium on saving for the future, whereas the other might be inspired by the promise of a nice vacation or donating to charity. The fact is, you can't judge another person's core values. But an increased awareness of them gives you the opportunity to have a real, honest discussion when you are about to spend money. You can say, "Well, let's take a look at your list to decide if this meets with your needs."

This way, you're basing your endorsement on their criteria, not yours. And if your partner wants something, you have to consider how happy it will make them.

### 5. Create 'Preset Spending Limits'

MasterCard may be cool with a \$300 charge at REI, but your spouse may see things differently. A couple should decide in advance at what price point you have to have a

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## Let's Talk

Dr. Jerry Shapiro

Welcome July, vacation time has finally arrived for many of us. For our team it is a time to visit Atlanta for the gift show where we will be looking once again for those unusual

gifts that you have become accustomed to. In today's column I will be speaking about two very exciting new products along with our on-going question, why use mail order? In addition we have filled a request made by you, our clients. You have requested a line of clean but humorous cards and we listened.

I am going to go in reverse order. We have just had our third patient who has found out that besides giving her the ultimate in service we were also considerably less expensive than her mail order company. She uses mainly generic prescriptions and the savings we got for her on one prescription alone was \$45.00 for a three month supply. Our price was \$25.00 while the mail order price was \$60.00 for the same prescription. She picked it up at our pharmacy fifteen minutes after calling it in. The only advice I can give to others is check us out. We do not charge for price quotes and will readily give them to you. It may take a little longer with the original prescription but with any refills it will rarely take more than twenty minutes.

The first new item we will be carrying is called Nanoblur and the other is Snoxin. Both of these are to make you look younger and help cover up those wrinkles and lines. The Nanoblur will take up to 10 years off in 40 seconds. The other product Snoxin is an anti aging serum. Similar products are available for \$400 to \$500 dollars; this product retails for \$40.00 and has more peptides which help the cells turn over faster. As we mature the rate of cell turnover decreases (e.g. at 20 years old the cells turn over every 20 days, at 30 every 30 days). Snoxin will speed up the cells turn over as you mature. These two products are doctor tested. I personally have seen the results and was amazed; that is why we are bringing these two products in. Currently I am not sure if we will publish a newsletter in August yet. Just in case we do not, have a wonderful summer.

### Men's Executive Gifts

Looking for a gift for your

male coworker, employee, or boss? We carry a large selection of picture frames, desk, and personal items that he will surely appreciate.



### Over the Counter (OTC) Product Knowledge Checklist

- Name (generic name and brand name)
- All the ingredients in the product
- What symptoms the active ingredients treat
- The dose (amount) of the medicine to take
- The number of times a day the medicine should be taken and at what times of the day
- If the medicine should be taken with food
- How long the medicine should be taken
- If the product causes problems for people with certain health problems (such as asthma or high blood pressure)
- If the medicine will react to any other medicines, foods or drinks
- If you should avoid any activities while taking the medicine
- The most common and important side effects and what to do if you have them
- The expiration date (date after which you shouldn't use the medicine)
- Any other special instructions

If you don't understand something about a medicine you're planning to take, ask your doctor or pharmacist. If you still don't understand, ask him or her to explain things more clearly.

### Recall Notice

It seems like every other day we may hear of a recall of some medicine or over-the-counter medication. Or, worse yet, we may not hear about it.

Well, Uptown Drug wants to make sure that their patrons do hear about it! So, if you are interested in being notified of any and all announced recalls, come on in and sign up. You will be put on our email list for quick notification. Be assured, your address will be held confidential and not sold.



## Hints from JoAnn

### Keeping Your Kitchen Clean

- It's important to keep your kitchen clean to guard against bacteria growth and prevent other organisms from "moving in." Here are a few tips:
  - Wash counters and sinks with hot water and soap. Sanitize the counters and sinks to kill any lingering bacteria. Use a freshly made solution of one teaspoon chlorine bleach in one gallon of water as a sanitizing solution. Be sure to keep it and all cleaning supplies away from food.
- Clean up crumbs or spilled liquids right away, and mop the kitchen floor at least weekly.
- Use paper towels or cloth dishtowels that are frequently washed rather than sponges, which can hold and spread bacteria.
- Do not leave out food, garbage or dirty dishes.
- Clean the refrigerator out once a week so condiments, leftovers and other items won't "linger" too long. Wipe down the refrigerator with hot soapy water or the age-old combination of a cup of white vinegar to one gallon of water, which naturally cleans, prevents mold and deodorizes. Consider keeping an opened box of baking soda in the refrigerator to fight odors.
- Check for leaks or dampness under the sink and make repairs to reduce moisture.

## No more mailed statements from Social Security.

To save money, the Social Security Administration (SSA) is stopping the mailings of retirement benefit estimates. But the SSA plans to make statements about future benefits available online, possibly by the end of the year.

What to do: Use your most recent paper statement for a general idea of where you stand—there usually is little difference between one year's statement and the next. For more information, go to [www.ssa.gov](http://www.ssa.gov) and use the "Retirement Estimator" to get an estimate of your retirement income based on your wage history.

## For an accurate blood pressure reading



Empty your bladder because a full bladder can affect the reading. Avoid smoking, drinking anything caffeinated and exercising 30 minutes before the test. Keep your feet flat on the floor for five minutes prior to checking your blood pressure. During the reading, keep still and rest your arm on a table so that it is at heart level.

## Very Useful Web Sites

**Dangerous products:** New website from the Consumer Products Safety Commission reports on potentially harmful cookware, lawn equipment, toys and more. [www.SaferProducts.gov](http://www.SaferProducts.gov)

**Risky roads:** "Heat map" shows dangerous locations where fatal accidents have occurred. [www.RiskyRoads.org](http://www.RiskyRoads.org)

**Cheaper car rentals:** Top-rated comparison/booking site includes all major US rental companies. [www.VroomVroomVroom.com](http://www.VroomVroomVroom.com)

**Happier living:** Free information, exercises and worksheets help improve assertiveness, build self-esteem, overcome procrastination, etc. [www.cci.health.wa.gov.au](http://www.cci.health.wa.gov.au) (click on "Resources").

**Summer reading:** Get suggestions for books you may enjoy by entering your favorite titles and/or authors. [www.WhatShouldIReadNext.com](http://www.WhatShouldIReadNext.com)



### Even Dogs Do IT...



*(Continued from page 1)*

family meeting to discuss a purchase. Successful relationships are based on the establishment of trust, and a spend-first/apologize-later strategy "feels like a betrayal."

In other words, if you are going out and buying a 12-foot sailboat, your spouse oughta know."

## 6. Schedule Skirmishes

It may sound counterintuitive to carve out time for a hot-topic discussion, but at least you'll know in advance how long the pain's going to last. Like any other meeting, this strategy also enables you to outline an agenda and state at the outset: "We're only going to talk for 30 minutes, we're going to be very focused, this is the topic, and when that time's up, we're done talking about it for the day."

These boundaries also contain the conflict. Long term, that makes it less likely to bleed into other areas of your relationship; in the short term, such guidelines can keep the conversation from ruining your weekend.

## 7. Switch Sides

The problem with having the same argument over and over again is that you each become more and more entrenched in your positions—like a marital version of Hardball. To build a bridge between disparate spending and saving positions, you need to learn empathetic communication techniques, where each person listens to the other and plays back exactly what they said from the speaker's perspective. And if you do that regularly, you might get closer.

It's not easy. Especially because this requires fully inhabiting your partner's point of view, and saying what makes sense about their perspective in a compassionate way. No eye-rolling or passive-aggression allowed.

## 8. Lay on the Compliments

Couples need to acknowledge their secret envy and appreciation for their partner's style. Spenders often admire their partner's ability to budget, prioritize, and save, but they don't tell them that because they're afraid their spouse will rein them in more tightly. Likewise, hoarders secretly admire the spender's ability to enjoy life, not worry, and be generous, but they don't tell them because they're afraid it will give them the license to spend more wildly.

In any case, a profusion of goodwill statements allows each person to feel safe enough to respond graciously and admit where they're wrong: "Well, thank you, but I don't set enough limits," or, "And I'm a little too tight." It's all about moving to the middle.

## 9. Automate, Automate, Automate

Want less conflict? Make fewer decisions. A set-it-and-forget-it approach to saving isn't about avoiding tough

decisions, it's about not having to revisit them every single week. Just imagine what your 401(k) would look like if you had to decide—on every payday—how much of your paycheck to forgo.

Forced savings is painless because you don't have any thought processes involved, so you're less likely to override an automated deposit. Once automation takes over, if the money's not available, you'll make it work with what is available.

## 10. Admit When You're Stalled

If your arguments start to spin out of control or, worse, never go anywhere, you might need to pull in a third person. Underlying relationship issues—respect, trust, security, power, control—often get triggered by (and lumped in with) conflicts over money. There are people around the country who specialize in couples who are experiencing financial issues.

Just bear in mind that "you cannot change another person—your partner has to decide to do something different and, in turn, you have to do something different, too.

Assuming, that is, that you're ready and willing to move forward. Because, if you're a financial planner, you can make the greatest plan in the world, but that doesn't mean that your clients will agree to follow it.

**OLD AGE COMES AT  
A VERY BAD TIME**

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