

"Treasure your relationships, not your possessions."

—Anthony J. D'Angelo

investments, real estate deals, or business opportunities. For Randy Risk Taker, the thrill doesn't come from the results of the risk—it comes from the risk itself. Randy's excitement comes from ideas and concepts and he loves the sense of adventure from a new project or business possibility. He trusts his intuition rather than a business plan or an expert's advice. Randy Risk Taker knows what he wants and how to make economic decisions quickly.

If you have a personality like Randy Risk Taker you need to be aware of some blind spots. Be mindful that you can be very vulnerable to scam artists. Younger people have plenty of time to recover but not the retirees or those who are nearing retirement. Losing a large chunk

of your savings can and will be devastating. The thrill of the deal and the aspiration to be rich can be financially toxic. If you are married to a Randy Risk Taker who gets that gleam in the eyes over a new opportunity, know that common sense and financial balance may have already gone out the window.

Impatience is another trait of a Risk Taker. They can never understand why others don't see the opportunity, which leads them to think that other individuals are neither as smart nor as savvy with money as they are. They often plow ahead without regard for their spouses' feelings, fears, and concerns.

Next month we will look at the other financial personalities and how they collide or live peacefully together.



Reference:

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LOVE AND MONEY - PART I

By Gordon Botting, DrPH, CHES, CFC

We have heard Frank Sinatra croon this romantic ballad—



"Love and marriage, love and marriage go together like a horse and

carriage, this I tell you, brother, you can't have one without the other." As we celebrate love during this month of romance, let us remember that an understanding of money is important in the marriage 'carriage' since this is often the number one cause of marital dysfunction. Over the next two months we will portray the different financial personalities with their strengths and weaknesses.

Susie Saver

Susie Savers are so easy to recognize. They are the millionaires who still drive a twenty-year-old vehicle, the spouse who spends at least two hours weekly cutting out coupons, the employee who packs a brown bag, and the couple that survives the winter months wearing sweaters and coats rather than turning up the thermostat.

You know you are related to Susie Saver when you get a genuine rush from saving a few dollars. You loved the Bahamas cruise you had for last year's vacation but getting the ticket at the last minute for half



Stewardship is a total lifestyle. It involves our health, time, talents, environment, relationships, spirituality, and finances.

"If you want to know what God thinks of money, just look at the people he gave it to." —Dorothy Parker

the price made your heart really sing. Budgeting is not a dreaded word for you as you love balancing your accounts every month and you take joy in implementing a detailed household spending plan. Susie Saver is also the world's ultimate researcher whether in purchasing a large item such as a refrigerator or a small one like a kitchen spatula. She considers paying interests on a home mortgage, a credit card, or a student loan as a dreaded disease to be avoided at any cost. To eliminate any type of debt, Susie Saver will live on Ramen noodles and day-old bread for the next twelve months just to bring her debt to zero balance.

One of the challenges of Susie Saver is her tendency to think of life only in terms of dollars and cents. Sometimes, spending money for fun such as vacation will seem frivolous to her, but enjoying the outing and not pushing aside the feelings and needs of the people in her life are her rewards. Because a Susie Saver has a very hard time

parting with money, she can come across to other people as a miser, cheap, and stingy. She also appears petty and judgmental as she compares her spending habits to others.

Sammy Spender

As you would expect, Sammy Spender has a relationship with money matters that is exactly



opposite of Susie Saver. Everybody loves to be around a Sammy Spender because he

is generous and spontaneous. Typical of a spender, when it comes to shopping, Sammy Spender does not keep a running total of his purchases; he just keeps spending. He doesn't think about the practicality or the cost of the items he buys, but thinks more on how he can impress the receiver.

Many Sammy Spenders are not wealthy so they are not necessarily found at Saks Fifth

Avenue but at the local dollar store, loading up their carts with every amusing and uproarious item they can find.

Sammy Spender lives in the moment. If the boys decide to have a weekend in the mountains, he's there; if the kids want to go to the local water slide, it's a done deal. If someone is in need, he is the first to purchase the needed item whether or not he can afford it. Unlike Susie Saver the cost of getting a great deal does not matter, it's the fun of buying the item that really counts.

He spends on impulse, doesn't make a list, and never accounts how much he can spend. If his wife sends him to the store for three items, he is likely to arrive home with a car full of groceries and justifies his spending saying they were all bargains. He neither searches for the best deal nor bothers to wait for next week's sale.

One of the greatest dangers to a Sammy Spender is his addiction to spending. He can instantly

label a purchase as a *need* when it is actually just a *want*. Because Sammy Spenders often forget or have no desire to stick to Susie Saver's budget, they hide purchases and lie about them, ultimately breaking down financial trust in the relationship.

To keep financial trust in place they need to communicate with their spouse about all their purchases. Secrecy often leads to undisclosed credit cards or bank loans. This is serious financial infidelity. It's not that they cannot put together an awesome budget but they lack the will power to stick to it.

Randy Risk Taker

Randy Risk taker is in the same category as Donald Trump, Bill Gates, and Steve Forbes. He may



not be as successful or as wealthy as they are, but like them, he knows that the fastest way to make money is to take

chances and risks on