

## PENNY WISE

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I was at a dinner the other evening and we were discussing a friend's husband who had passed away. A lady sitting next to me said, "I never want my husband to die before I do, if that happens I would be left totally helpless and unaware of our financial matters!" I looked at this very smart, educated and well-travelled lady and, frankly speaking, was quite shocked at her comment.

There are many like her and we all tend to ignore and go into a state of denial about this very important aspect of our lives. In some ways our culture prevents us from asking questions about banking matters and most women leave it to their husbands to run it single-handedly. I am not talking

## Imperative to Share Financial Information Between Spouses

about women in the professional world, where the awareness of sharing information comes naturally.

One thing we are certain about is that we are all going to die, but none of us know who will go first.

It is absolutely imperative that spouses share all information about their finances. It is the duty of the husbands (in most cases where they are in charge) to share and educate the wives and advise the course of action/actions should the day arise when she needs to do it herself.

I have seen in many cases where grieving widows with children had no clue where the money was going to come from to feed the

family. Mind you, there was plenty of money but there was the lack of knowledge as to where it was and how it can be accessed. Also we need to remember that money makes people greedy and in times like these other family members can put a claim to it.

Even though it is mandatory to have nominees in every single account, sometimes the wives are not even aware of where the accounts are (they may have been made to sign the forms) but each and every account detail, which banks they are in, and who the signatories are, should be written and explained and kept in the vault.

In the case of property it should be in the name of both spouses and in the event of

their deaths there should be legal provisions that the children will inherit it. It should also be noted that under Islamic Laws if you have only daughters, other male relatives could put a claim to it. Properties can be gifted to children during the parent's lifetime, but remember to put a legal clause that it will be transferred to them after the demise of the parents. It may sound shocking but I know of many cases where the property was gifted without the 'clause' and children have driven their parents out of their homes!

Money is good but also evil; it can break families and drive people to take insane actions!

## THOUGHTCRAFT

BY NASRIN SOBHAN  
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I wonder if anyone remembers the film 'Rashomon', directed by Akira Kurosawa. It was about an incident in which all four parties involved had their own perspective on what took place.

I suppose the same can be said of perceptions in human relationships, especially in the case of women.

We are emotional, and judge by our intuition and our feelings, both of which are so subjective that it is easy to make mistakes in judgement. Women in particular value their relationships with others. I do

## Conflicts: a matter of perspective

not speak of casual relationships where folk meet for social occasions and exchange banalities, old, stale and familiar, but real relationships, built up over time, where there is commonality, warmth and commitment. Yet I frequently see people falling out over something as trivial as wearing the same sari to a party, or a word uttered in jest or a difference of opinion over something quite unimportant.

Sometimes the issues are more serious, as for example when one person has achieved more success in her career than

another, or someone is considered more beautiful or accomplished than her best friend. Envy sets in. Insecurity is a natural human condition even in the rich and powerful or the beautiful and gifted. These are not rational feelings and therefore they are never entirely within one's control.

However, the so-called lucky ones, the ones we may envy, may not be as lucky as we think. We cannot look into the hearts or lives of others, so unless we have walked their paths we cannot understand their

experiences. Some women are abused by their husbands, some have family problems, others are depressed.

In every case, a little bit of introspection, some charity and a great deal of compassion can go a long way towards both understanding and resolving issues, whether they be between friends, colleagues, siblings or parents.

Kindness, honesty, and above all, loyalty, are always the prime moving factors in any relationship. So long as these emotions exist, there is a way out.

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