

#LS EDITOR'S NOTE

Managing household expenditure: A family runs on two wheels

"If you are the bread earner, then I am the butter earner" — rounds with my husband always starts with this sentence. And indeed, it is true!

This debate is not something you make light of and toss away. You have to think about this very hard, it is about striking a financial balance within the family bounds and definitely not any wisecrack by me.

If your husband pays for the monthly infrastructural bills of your household, you pay for the daily expenditure of his home, which comes close to or even more at times than what he pays. So, next time you two sit with the household budget, please remember to add the cheesecake, the beef stew and the steak nights in.

Household management is tricky business; somehow you can never manage



the car mechanic's. And of course, the entertainment bills, snacks for movies nights, men's nights; ladies don't eat much so I rest my case.

By the 23rd day of the month, you are close to being broke and you are forced to order a Tk 90 lunch from the office cafeteria of half rice, an omelette and mashed potatoes. Strangely, it's one of your best lunches.

Money management for families is a joint venture, never underestimate your better halves' contribution; be it for house rent and driver's salary or the purchasing of butter and sauces. The family runs on two wheels!

— RBR
Photo: LS Archive/ Sazzad Ibne Sayed



to stay within the budget, no matter how hard you vouch to not cross the utopian line of staying within the financial plan.

The first week goes like a breeze, then you get stuck with kitchen plumbing. The sudden water clogging in the sink goes

straight to the house's default pipe lines and the smug plumber hands you a bill.

Well, you can still pay him because it's only the seventh day of the month.

Then out of the blue, your dog starts to have her hernia pain or epileptic fits, and you need to run to the vet and the tab is nothing less than your monthly grocery bill. Then the washing machine circuit burns out, refrigerator ice making filter gets stuck, the 'socket jumper' (read: shock absorber) of the car cranks up. Any one of these need an expensive unexpected repair along the 15th day of the month, devouring out of your precious family monthly funds. Eerily enough, a big crisis is bound to fall up on you around the 15th

invariably!

It doesn't matter if you have a separate budgetary envelop for any unforeseen expenditure. By the way, you have envelopes for everything from the purchase of the chicken to the cheese; yet by the third week, your electricity pre-paid bills are pulled out to pay the car mechanic, or the fishmonger's dues are given to the electric handyman. High financing, basically financial transaction involving large sums, is the way of life.

So, when you sit for another mid-month urgent expenditure meeting with your husband and when he asks you where your salary went, hand him the 'butter' receipts, which should include the plumber's and



◆ HOROSCOPE ◆



ARIES
(MAR. 21-APR. 20)

Take advantage of your good fortune. Don't ignore your family's needs. Avoid upsetting your partner. Your lucky day this week will be Tuesday.



TAURUS
(APR. 21-MAY 21)

Joint financial ventures will be profitable. Don't let yourself be too open. Don't fall for damaging rumours. Your lucky day this week will be Monday.



GEMINI
(MAY 22-JUN. 21)

Not everyone will be trustworthy. Your partner will be difficult this week. Work can get hectic. Your lucky day this week will be Tuesday.



CANCER
(JUN. 22-JUL. 22)

Helping others will carry favour. Make sure to pitch realistic solutions. Get involved in financial investments. Your lucky day this week will be Friday.



LEO
(JUL. 23-AUG. 22)

Get busy with neglected projects. Get involved in humanitarian groups. Communications with loved ones may be strained. Your lucky day this week will be Tuesday.



VIRGO
(AUG. 23-SEP. 23)

Seek a change of pace. Overindulgence could lead to problems. Be careful what you say. Your lucky day this week will be Wednesday.



LIBRA
(SEP. 24-OCT. 23)

Formulate a course of action. Spend time with your partner this week. Make plans with loved ones. Your lucky day this week will be Wednesday.



SCORPIO
(OCT. 24-NOV. 21)

Don't bother impressing others. Avoid stressing out your partner. Plan a business venture. Your lucky day this week will be Friday.



SAGITTARIUS
(NOV. 22-DEC. 21)

It's time to either fight or flee. Don't ask for favours. Keep your temper tantrums in check. Your lucky day this week will be Wednesday.



CAPRICORN
(DEC. 22-JAN. 20)

Don't discuss personal matters openly. Its ok to have fun sometimes. Read carefully before signing contracts. Your lucky day this week will be Tuesday.



AQUARIUS
(JAN. 21-FEB. 19)

Focus on your job. Avoid unsavoury situations. Avoid any overindulgences. Your lucky day this week will be Tuesday.



PISCES
(FEB. 20-MAR. 20)

Unexpected romance may blossom on pleasure trips. Understand both sides of the situation. Don't avoid problems. Your lucky day this week will be Saturday.