



Miranda

issues from the country
with Genevieve Barlow

About cents and sensibilities

Saving money seems old hat these days and I'll fess up right now that I'm a financial conservative. No plunging into high-flying investments for me.

On the risk scale I'm about a six out of 10, which makes me not much fun for financial advisors, and I've seen a few.

The first directive from the last advisory chap I visited was to create a will. Soon after, a bill arrived from a lawyer for a barely comprehensible document purporting to be a will.

I could understand the advisor's logic in recommending a will as the first step in re-ordering my finances but I thought he was starting at the wrong end.

Far more comprehensive and heaps more fun is the financial literacy workshop I've started.

Sure, it's basic. But there's no tricky jargon.

Officially, it's called Steps to Securing Your Financial Future. I call it Budgeting 101.

It's a four-session course and two sessions in, it's done wonders for renewing my enthusiasm for personal budgeting. I haven't started putting dollars in the jar each time I make a phone call but I have looked at where I'm spending my money.

Plus we get cake made by the lecturer. Gluten-free, of course.

The women completing the course range in age from their mid 20s though to their 50s and 60s.

Most are wage earners. Some are freelancers with irregular incomes.

One is a small-area farmer, which is like extreme freelancing given the high dollar value, the changing climate and so on.

So far the course has re-confirmed the following:

1. A man is not a financial plan.
2. Superannuation isn't always the best option for a woman if she's spending half her career out of the workforce.
3. Many women think they don't have enough money to warrant seeing a financial advisor.
4. Women often don't want to be money-focused. They want their lives to be driven by other goals — to enjoy their lives and their families. They say they are bored with finances and budgets and would rather leave that to someone else.
5. Some women, who are pretty slick with funds as singles, automatically surrender their financial independence when they marry or get involved in a long-term relationship.

It makes me think how embedded in



Bottom line: lessons in budgeting are helping to put women back in control of their financial affairs.

our society is the idea that men "do" money while women "do" child-raising.

My fellow course participants are daughters and grand-daughters of a generation who thought it impolite to talk about politics, religion, sex and money, which means they don't have a natural penchant for trading shares or following stock markets or even broaching finance in conversation with their partners.

But they're tops at following supermarket specials.

Our homework after the first session was to record our daily expenditure, a frightening task on some accounts.

Some were inclined to berate themselves for spending on face creams and beauty treatments.

They dumped their guilt when they learned it was OK to include a "goo"

line in the budget.

Others set aside money to build a safety buffer in case they need to make mortgage repayments during an income-free period.

We talked about why budgets don't work. Perhaps they're unrealistic.

We might leave out a "goo" line because we don't want to admit that's where we spend our money.

Maybe we have a blow-out and in a fit of disappointment never return to review the budget.

But like the horse that bucks, budgets that bust have to be conquered.

This workshop is a great how-to guide. Check it out at www.wire.org.au

Genevieve

Mental health a concern for all

Dear Miranda —

I feel that depression should be everybody's business, as many people suffer with this in silence.

If you look around you, I am sure you will know of someone who suffers from it, and so many people are afraid to ask for help due to stigmas associated with it.

My daughter was struck with depression and suddenly the illness became my business, my mother's business and her friends' business.

I nearly lost her to this, and it was all about the constant put-downs she received at school.

From being a high achiever at school, she ended up quitting, and it probably saved her life.

We parents would like to see our children become scholars, but when I was emphasising the importance of school, I didn't realise I was pushing her too far.

My concern is: are we really dealing with bullying or are we just advertising the deaths it has caused.

I believe a subject on "mental health and staying well" should be introduced at schools, as it is as equally important as basic subjects such as maths.

Veronica Christie, address withheld.

Thanks for your letter Veronica, you are now in the running to win a Maui Motorhome holiday.

Side-effects concerns

Dear Miranda —

Miranda's column on mental health was both inspirational and spine-chilling ("Mind your own business", WT, October 7).

Firstly, credit where credit's due to Miranda, who took it upon herself to be of help to others, where it is so desperately needed in our community.

The article was also informative, we are all so unaware of such despair that is constantly felt by our neighbours and families.

I firmly believe that a lot of desperation and anxiety comes from the side effects of some drugs prescribed by doctors, when people innocently go for help, to try to get through a crisis they are dealing with at the time.

This comes from first-hand knowledge, after having to deal with

my husband who had a massive heart attack at the age of 46 years.

Not only was it a complete shock to his lifestyle and his manhood, but he also had to deal with a medical profession who just wanted to shove one pill after another into his sensitive system.

This in turn caused one bad reaction after another.

His state of mind was in turmoil: "Will I die if I don't take this medication?" The doctors were of no help — if they can't fix you with a pill, they don't know what to do with you!

I was asked if he was "losing the plot" yet?

Or "do you think he needs to see a shrink"?

Our GP said: "Here you go, just give him some of these pills, they will calm him down."

After many, many months seeing my husband as a zombie, just sitting on the porch, watching the world go by, we decided to try some alternate therapies, such as meditation and healing crystals, as well as many natural concoctions guided by a naturopath and holistic healing.

We decided to help ourselves as no one else seemed to have the right answers for us.

I believe the depression, anxiety, psychotic and anxious state of mind and suicidal tendencies were all due to the side effects of benzodiazepines.

They are not the type of drugs to be given for a long period of time — anything over two weeks is classed long enough by the doctors.

Once you start to remove them from your system, it's like watching someone go through the DTs.

I could write a novel on this experience, but we just want to look forward, and try to forget what we have been through.

We are now three years down the track, still withdrawing from some fairly serious mind-altering medications, using slow and steady steps.

My husband is starting to feel strong enough in his mind now to attempt jobs that were just second nature to him prior to his illness.

I believe we are getting there!

Ros Hayman, Bannockburn

Design your new home now..

A custom 3D design Service to suit each individual with hassle free building options available



Farm Houses of Australia Pty Ltd Ph 5989 7033
Address: 10 Old Bittern-Dromana Rd, Merricks North 3926
www.farmhouses.com.au • Email: farmhouses@bigpond.com

Phone
now for your
free information
pack

Your chance to snag a great barbie

Summer is synonymous with barbecues. One lucky *Country Living* reader will win the ultimate summer catering prize: an Ascona barbecue from Bunnings, valued at \$500, as well as a grill set, cookbook and barbecue cover.

The new barbecue has a funnel system that eliminates flare-ups and smoke and directs heat along the inside walls of the kettle to produce a slow even heat or, for a highly concentrated heat, turn the funnel and it roasts or grills.

For your chance to win this prize, valued at more than \$600, just write

in your favourite summer recipes.

Write to Ascona BBQ Competition, PO Box 14681, Melbourne 8001 or email countryliving@theweeklytimes.com.au with the subject line "BBQ".

Competition entries close November 20. The winner will be selected at HWT, 40 City Rd, Southbank and the name will be published on November 25.

• Details: www.bunnings.com.au

WRITE TO ME

Miranda,
The Weekly Times,
P.O. Box 14755,
Melbourne 8001

E-MAIL:
miranda@theweeklytimes.com.au

