CANTHIS BE LOVE?

RISKY RELATIONSHIPS How to live together when one of you wants to live at the edge

Some people take risks as easily and as naturally as they take baths. Others would as soon take a chance as they would somebody else's place on the operating table.

My partner belongs to the former group, while I belong to the latter, and this has presented us with problems. For instance, he likes to take the kind of vacations on which one has to bring survival equipment and venture into areas of the world as yet unseen by anyone who wasn't actually born there. These, I point out to him, are vacations from which one does not necessarily return. They certainly don't square with my view of a risky holiday, i.e., going to a hotel

I've never been to before.

We are not the only couple plagued with this disparity of outlook. Witness my neighbor Janet and her husband, David. If Janet had her way, she wouldn't be my neighbor, she'd be Daniel Boone's neighbor. She prefers wilderness living to apartment living, and visited Afghanistan one step ahead of the Russians. David, on the other hand, defines roughing it as not having marshmallows in his hot chocolate, and he wages a daily battle to keep himself and his wife within the precincts of civilization. If she must take risks, he suggests, why doesn't she just make some dubious investments in the stock market, like a normal person.

Dubious investments are meat and drink to my friend Annie's partner. Peter's philosophy is that you have to risk money to make money, and to this end he is continually investing in new ventures that promise to bring him untold wealth. Annie, whose financial views are in direct accord with those of Silas Marner, is always pointing out to Peter that, so far, his wealth is not only untold, but unheard from, listing his misguided ventures: a magazine for gerbil lovers; a McDonald's franchise in Nicaragua; and a

chain of diet pizza shops. If he's so anxious to take a risk, she says, why don't they just get married?

My friends Nancy and Les both like to take risks, but not the same kind of risks. Nancy feels at home taking career chances, and has been known to change her profession as speedily as her tone of voice. Her idea of risking capital, however, is eating at a restaurant before it's been reviewed. Les, on the other hand, gets cold sweats if he has to take an alternate route to the job he's had for the past twelve years, but readily drops his money down an investment anybody else would call a sewer.

Philosophically speaking, people have a perfect right to risk their money, their careers, or even their lives, if that's the way they get their kicks. But we non-risk takers find it hard to be philosophical when the people in question are our partners, with whom our futures are more or less intertwined. So when Peter becomes excited at the chance to invest in a new company that plans to search for oil in the Bronx, Annie reminds him that he is risking something far more important than his money, i.e., her money. And when Nancy tells Les that she's decided to change her profession from real estate broker to forest ranger, he testily reminds her that this probably requires him to change his residence, there being very few forests in downtown Chicago. And when my own partner informs me that he's decided to be an alpinist and climb Mt. Everest with only a backpack for company, I can't help pointing out that this is a hobby people die from, and asking what I'm supposed to do if he goes and gets himself killed. "Who am I going to spend New Year's Eve with?" I demand to know.

If your partner is a risk taker and you are not, the best thing to do is try to minimize your differences. Suggest risks for him to take that you can live with. For instance, I suggested that my partner buy me a fur coat and risk it being a warm winter. Agree to certain limits of risk. Annie, for example, has agreed not to raise a fuss about Peter's investments so long as he doesn't use any money they've earmarked for other uses. Since Annie earmarks every dime in sight, this effectively limits Peter to investing in bubble gum. Try to offset your partner's need to take big risks by maximizing your response to small ones. Maybe if you make a big thing about his courage in trying a completely unknown brand of ice cream, he won't feel quite so much like going around the world in a glider.

If your partner accuses you of being a craven coward, of not having an ounce of daring in your entire body, you are in a position to deny the charge categorically. After all, you took a chance on him, didn't you?



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