"Why don't you hand over the controls to me?" spendthrift wife cajolingly. She professed to be an expert in economics and finance but would her brains keep their modest household budget on an even keel?

I CAN MANAGE YOU BUT NOT FINANCES, DEAR !

by D. P. Sabharwal

"WE MUST buy a car now," she said inserting the key into our front door lock. We had just returned from a party and had got caught in an unexpected shower en route.

"Because we are drenched to the skin?"

"Yes, you are right. But I am not asking for a car only for that reason."

"Then?"

"What then? Don't you think we should have a car?" she countered.

"Yes, I too think that we should have a car—as well as a VCR, a bungalow, a diesel-generator and all the other good things of life."

"Then why don't we buy them?" she asked matter-of-factly.

"Because there is no real requirement just now," said I, sidelining the issue for I did not want to give her the real reason—shortage of money.

"No, you are not right. There is need for a car," she said and the next moment coming closer to me, she put her hands on my shoulders and looking into my eyes, asked "Won't you like to drive a car with me sitting next to you?"

"I prefer to have you sitting pillion on my motor-cycle, clinging to me like Bobby in Bobby."

"I promise I will cling to you like that even in a car," she said turning naughty and hugging me.

"Look! darling, we will buy car when we really require it. At present, we don't need it. We have no kids as yet," I said trying to be as reasonable as possible.

"You will buy a car for our kids and not for me? Does it mean that you don't care for me anymore? Is it that...."

She carried on and on in this vein for quite some time. Finally, I had to confess that not buying a car was simply due to my empty pockets.

"Don't tell me that your bank-balance is zero and that you are bankrupt!" she cried in astonishment.

"Not exactly. But I am not too far from the edge of the cliff."

"But, how is it possible? You had large savings when we got married three years back." She was still surprised. "You neither gamble nor go to the races. Then where has the money gone?"

"Well, it has gone in a chasing alright—of course, not horses but human beings," I said lightly.

"I don't understand what you are saying!"

"That's the pity, darling. You understand me perfectly at all times, except when I am talking about money-matters."

"Alright, this time I will try to pay attention. Tell me, how have we exhausted our savings?"

"Simply by chasing and following our neighbours—by buying anything and everything any one of them bought," I said. "Madam, by reckless spending, even mountains of money. and gold-mines will vanish in no time at all."

"But our case is different. You have been getting a fat salary-packet every month. Then how come

"Don't tell me that your bank balance is zero and that you are bankrupt!" she cried in astonishment.



this has happened?"

"I hope you have studied mathematics at school?" I asked.

She eyed me angrily and retorted. "That used to be my pet subject. I invariably scored 100% marks in it."

"In that case, you must be aware that there used to be a problem like this: There is a watertank filled upto a certain level. A tap at the top is filling the tank at a certain rate whereas there is a drain at the bottom of the tank through which water is discharged at another rate. But, when outflow is more than inflow, it is simply a matter of time before the tank will run dry. Well, that's exactly what has happened to my bank balance."

She was looking at me blankly now. There was absolutely no expression on her face. She only nodded her head, sometime sideways and sometimes up and down.

To date, it had been her speech that used to irritate me at times. It was for the first time that she was silent, and her silence was already irking me.

TO draw her out of the so-called 'golden silence' I said, "What are you thinking? Why don't you say what is on your mind?"

"I was wondering how they can call you a successful office manager when you cannot even handle your personal finances properly."

"Me and controlling finances!" I shot back instantly. "All I have been doing madam, is signing the cheques drawn by you on the dotted line. It has been you, in fact, who have been managing everything."

"If that is so, why don't you hand over the controls to me—officially and properly," she asked cajolingly.

"I could do that and gladly. But will you be able to carry such a heavy, yet delicate, burden?"

"Why are you so worried? Haven't you just said that I have been the de facto manager?"

"There is a difference, dear. It is easy to fire the gun from another's shoulder. But when firing from one's own shoulder, one has to be able to absorb the shock," I said.

"Don't worry on that account, dear," she said catching the hint I had thrown, "I have been a student of economics. I have dealt with problems concerning lakhs of rupees."

"That precisely, is my worry, because I haven't got that much of money," I said and added, "And in any case, those problems would have been theoretical—paper exercises."

"No," she said. "For my dissertations, I did financial consultancy projects for two companies."

"Should I presume that both the companies hit the bottom a bit prematurely?"

"Well, I am not sure. You may be right," she said laughingly, and after a moment, added, "But, rest assured such a moment will not arise in our case. In case I fear any such thing, I will hand over the controls to you before the ship runs aground."

"All right—as you wish," I said, "But I have a question to ask. You must have certain ideas or action plans. May I know how you intend going about this difficult task?"

"I will be guided by the wisdom of wise men. To start with, I will follow what two great people have said. First is Oscar Wilde's saying: 'The only way to get rid of temptation is to yield to it'," she said. "And you know I have too many of these."

"And which is the other one?" I asked apprehensively.

"'Give us the luxuries of life and we will dispense with the necessities', a quote from John Motley," she said.

"Oh, God be with her and save us!" I uttered exasperatedly.

THEN as she looked at me smiling some of my lost hopes and confidence returned and I said, "Best of luck to you, darling. But please try to remember what Calvin Coolidge has said. 'There is no dignity quite so impressive and no independence quite so important as living within your means'!"

"You have had your innings. Now let me run the show my way," she said bringing the conversation to an end.

Lots of water has flown down the Ganga since that conversation took place. In the interim we have had many more conversations on the topic. And each one has turned into a discussion, a heated argument, and a wordly duel, in that order. Her crib invariably used to be that I never gave her enough money. And I used to point out that she was economising on absolute essentials in a bid to squeeze out money for her priority items—to decorate the house or our lives.

It was during one such session that she said, "I am fed-up with this juggling. At times, I start doubting if you are giving me your complete salary packet."

"I wish I had pinched a bit from the packet. I would not at least have been begging for increased expense-money whenever petrol prices went up or the tea-club bill was hiked due to rising prices of milk or sugar."

Instead of flaring up and losing her temper on hearing the word "begging", she smiled and said, "I sympathise with you, dear. All along, you have been an aggrieved party."

Seeing the confused and perplexed look on my face, she quickly added, "I cannot see you suffering any more. From today onwards you won't have to spread your palm in front of me. All the money is yours. And you have my authority to spend it as you wish." She looked at me graciously.

I knew the loop-holes in her statement. Firstly, neither could I spend the money as I wished in the past nor would I be able to do so in future. And secondly, there was no money to spend. I was neck-deep in debt!

WHEN I expressed this discomfiting fact, she just laughed. But when I told her that it was no laughing matter, she became serious and said, "Don't worry about the debt part. Just remember that anything that goes in, comes out. So if you are in debt, you will come out of it too."

"But how?" I bawled.

"I have the fullest confidence in you. You are a capable manager," she declared magnanimously.

"You must be joking!"

"No. Of late, I have realized that you are a perfect manager. You can manage resources pretty well and you are amenable to be managed from the top," she spoke with concern and seriousness.

"But how is that going to sort out our problem?" I demanded sarcastically.

"Through me. I am a partial manager. I admit, I can't manage resources, but I think I am pretty good at handling men properly."

"Why can't you be specific? Why say 'men', when you can use the word 'husband'?" I cried cynically.

"You know, a manager has to be diplomatic at times," she said winking at me. And before I could say anything, she walked out of the room saying, "You calculate our debts and think of a way to get out of them while I prepare tea." ■■