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Ellie's advice: Readers offer two views on dealing with financial irresponsibility

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Ellie January 12, 2012

Some columns spark different views from readers, including information that may be helpful to others in similar situations. These letters are responses to the woman whose boyfriend was irresponsible with money, published on Dec. 17.

From one reader: This rang a bell for me as I've recently been diagnosed with ADHD in my 50s (apparently normal for women at this age).

The young woman's boyfriend is perpetually in debt and cannot seem to complete the most mundane of tasks. However, he shines and excels in many other ways. To me, there were so many signs of ADD or ADHD in this man. He clearly needs help. They both need awareness and techniques to work together.

Unknowingly, I'd been developing processes to help me function effectively and my husband helped, setting up easy formats so I don't get overwhelmed and stay focused.

I'm known in my business for being highly organized and super effective.

However, even in cooking or housekeeping — not just at my work — I've been breaking things down into chunks in order to complete tasks.

My husband and I nearly separated several times because he felt he had to be "the grown up," just as that young woman stated.

After my brother's positive diagnosis for ADHD, I took the plunge and got diagnosed too.

For me, it has been like suddenly putting on eye glasses that I'd needed for years. I can see more clearly as I take medication — my quality of life has improved dramatically. I am no longer suicidal, depressed, confused or afraid of failure. My ADHD is a condition that requires exercise, diet and medication.

My breakthrough came when I read *Delivered from Distraction*, by psychiatrists Dr. Edward

(Ned) Hallowell and Dr. John Ratey.

I'm so glad my husband didn't give up on me. We're more solid than ever before in our 15 years together. Marriage counselling helped us before the ADHD diagnosis. While not immediately, the counselling eventually had a positive outcome and started a dialogue.

From another reader: The letter about the financially irresponsible boyfriend is very much what I experienced in my early 20s.

My ex-spouse, though a skilled and talented carpenter, refused to "lower" himself to secure a more consistent income. I ended up dropping the pursuit of my desired career to support us both.

He worked when he wanted, while I earned our rent, gas money, his cigarette money, etc. Yet I rarely had his support to alter the arrangement once he found jobs that appealed to him.

Despite that, I married him, had children and lived with that behaviour, which extended to other aspects of our lives, for 14 years. When I discovered he was having an affair, I found the strength I should've used in my 20s to end the relationship.

This woman's boyfriend is being disrespectful to her. He doesn't want to be responsible for his role and duties in the relationship and this will continue until she puts her foot down — or uses it to kick him out of her life.

It takes time to recover and make sane decisions when you've been treated poorly. If the guy she has a crush on now is worth anything, he'll respect that and wait. If he puts additional pressure on her, then he's the same type of guy as the one she has now — selfish.

Ellie's response: One letter calls for working together, the other for moving on. Each person has to decide what he or she can handle in such situations.

When unfocused behaviour persists, consider a medical checkup to find the reason.

Read Ellie Monday to Saturday. Email ellie@thestar.ca and chat with her Wednesdays at noon at thestar.com/elliechat

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