

THIS IS EXHIBIT "R"
TO THE AFFIDAVIT OF

WILLIAM THOMAS ROSS

SWORN BEFORE ME THIS 20th DAY

OF JUNE 1994


A Commissioner, etc

Catherine;

Caution! Major dose of reality.

From what I know of you and from observing your behavior over the years, as a child, you were raised as a princess, in a magical world. You always demanded to be the center of attention and were considered selfish. As you grew up, you came to rely on your looks, and boyfriends to take care of the practical matters of existence. You usually had the next boyfriend lined up before leaving the last one. At the times when there were no "princes" around to help, you returned home. You were living with "mother" when I met you at age 28. You have paid a high price for your dependence - you did not learn how to solve problems, be independent, take care of yourself or manage money, in essence, grow up. By relying on your looks and sex as weapons to win disagreements, you have never learned to deal with men as equals.

This was you when we met nine years ago. Somehow, we fell in love, each with different expectations. I was your prince, you my princess. We were living the fairy tale. At your insistence, your ring was the best and our wedding a fairy tale affair. It cost us twenty thousand dollars to get married. At the time I tried to tell you this was all on credit, and we would suffer paying for it. I wanted something more modest, but was overruled by your sex, charm and promises of having a partner and a final end to loneliness. In retrospect, I should have been concerned by your lack of consideration for my wishes. You still don't give a damn about what I think or want. I had a lousy honeymoon, mainly worrying about how to pay for it all and pay for your expectations and the life we were going to build together. Here is my honest description of what we have made of life together in all areas. I may not be perfect, but it appears that most of the problems have been due to you.

The Children:

I really thought that I wasn't ready for children, but you felt your biological clock running out and insisted. I knew not having children was a decision we would always regret, so I went along with you. I have never regretted it.

The first sign that you were not taking the concept of parenthood seriously was your drinking and smoking during pregnancy. I was alarmed, but unable to influence you. Thank God it did not harm the children.

We have major philosophical differences in the area of parenthood. Some of the critical issues which we have fought over and I gave up on in the interest of harmony and

presenting a unified front to the children (with resulting damage) are outlined below:

Rules and Consequences: The children have had very few rules, which are critical to their learning to operate in a structured environment to achieve results. I have wanted to set up a consistent system of rewards and punishments based on behavior and rule adherence since the beginning. You have opposed this, wanting the children to grow up as "free spirits", unfettered by mere reality. You believe rules and absolute limits are cruel. After seeing a child psychologist (due to behavior problems), you finally bought in to the concept of a task list, with an allowance based on the children's performance. However, you did not buy into the spirit of the thing. You do not address behavior issues at the moment they occur and are inconsistent in your grading of performance. You have never let me reduce the children's allowance based on bad behavior. Sometimes days go by without you updating the list or talking to the kids about their behavior. Good or bad, by the time you get around to discussing incidents and the list, the children have long forgotten. In your hands, the list is ineffective, but you will not let me manage it, considering me too inflexible, which you consider to be cruel. When I do try to address behavior problems, you immediately make it clear to the children that daddy is being unreasonable and should be ignored. We have fought with the children for years to get them to stay at the table until they are finished eating. The problem could have been solved in a week by taking their food away once they left the table. You oppose this, since you believe it is cruel. The whole point is to teach the children to use an environment to achieve things within that environment. I have tried to enforce rules, but you have always worked against me. As a result, the children do not understand how to pay attention (the shrinks and school think that Khierstyn has Attention Deficit Syndrome), to apply themselves to achieve goals or the concept of learning and practicing how to get better at things (both are not progressing in swimming and ballet). The children expect immediate results and give up when they are not forthcoming.

Logical Consequences: You will not allow the children to face the consequences of their actions. For example: If a toy is broken by abuse or a drink spilled by inattention (sometimes on purpose), you immediately get a replacement toy or clean up the mess and provide a new drink, rather than making them clean up the mess or letting them go without. If we are late and the children are not cooperating in getting dressed, etc., you take care of their responsibilities, rather than being late (which may cause them to miss something they like, thereby helping to understand the concept of time and schedule). When you are not around (you undo my efforts when you are there), I allow

the kids to face the full consequences of their actions, thereby undoing some of your damage.

Socialisation: At mealtime, you shunt the children off by themselves to eat in front of the TV, while we eat later. You have been unwilling to compromise on this issue (you like to eat in peace), despite my endless arguments to the contrary. Mealtime is the perfect opportunity to bind together as a family, discuss our respective days and to socialize the girls. Khierstyn had problems making friends at school due to the poor example we provide of how reasonable people treat each other decently, communicate, compromise to solve problems, etc.

Khierstyn's Friends: A while back, Khierstyn was very unhappy at school due to inappropriate behavior (she has no good examples at home), causing the other children at school to ostracise her. She had no friends. After talking to councilors, considering you had unhappy memories of the same thing during your childhood, you insisted we change schools. Me, I considered this to be running away from the real problem, which was that Khierstyn did not know how to make friends. Besides, I was (and am) very happy with Khierstyn's academic progress and the school staff. I suggested that we invite some potential friends from school (that Khierstyn chose and invited) on weekends. In my mind, making one friend in a comfortable environment would lead to other friends and eventually social skills for Khierstyn. When I suggested this to you, you were adamantly opposed, since Saturdays were always busy and Sunday has always been your day to spend in bed watching TV and you did not want children around. I ignored your selfish objections and got Khierstyn to invite a friend over. The result is that Khierstyn now has friends at school, is much happier and you claim you never opposed me in this (We can talk to the school principal to refresh your memory).

Parental Responsibilities: In reviewing our influences on the children's lives, it is clear that they belong with me, since your role has been more negative than positive. The children have always been an inconvenience to you and you do not communicate with them as people. Apart from your interfering in my attempts to discipline and prepare the children for the real world of learning and accomplishment, all you have done is cooking and cleaning (which is easy to replace). My role has been one of interaction, I have always given them their nightly bath and story time, played games with them, taken them for bike rides, tobogganing, driven them to friends houses, birthday parties, pickup and drop-off at daycare, ballet, taken them to the park, etc. I help Khierstyn with her homework (which is why she is doing well in school), taught both to ride bicycles and how to make friends with the cats (who used to run away due to abuse) and built them a beautiful tree house. I have always taken

the kids to swimming lessons and the weekly shopping with them on Saturdays (until very recently, when your mom, who used to help, got sick and I could not go into the girls change room). Now that you take the children in, it's for swimming only. You bring them home to me right after swimming and go back to town alone to complete the running around ("they slow me down too much"). I took the kids away for a week in summer /92 to visit my parents (you forced me to rent a car) and for a week in /93 camping. In both cases you refused to come (need a rest from the kids, cannot have a vacation with children ...). It was probably for the best, since we had a great time. In all of the non cooking and cleaning activities, you have never participated once. You have never taken the girls out to have fun. Diana tells me that when she was off work and used to visit, she took our kids to the park each time and you refused to come. When I am away on business, Khierstyn tells me that you do not read them a bedtime story. Hilary asks me why you never play with her.

At story time, I sometimes let the kids play on the computer (drawing, kids games). You are very opposed to this, since you are afraid this will turn them into logical computer nerds (just like their dad). Would you rather cripple their future due to lack of computer literacy? You want to fill their heads with fantasy and impossible dreams. I'm for reality, learning and accomplishment.

When I worked at home (for joint goals), you insisted that I pay you to help with my child care responsibilities. The last time, I had to give you \$1,000 for one month of baths, even though I still did story time and the nightly go to bed rush. You demanded \$33.33 per 20 minute bath (or \$100 per hour in after tax money). I put the money into joint things, God knows what you spent it on, since I had to give you \$160.00 for groceries 2 weeks later.

When bedtime comes, the kids get a 2 minute goodnight kiss from you (after not seeing you since supper was over - they are not welcome downstairs). Lately, they have had to come to see you in bed (watching TV) for their goodnight kiss.

Misc: Hilary is five, you will not let me take away her soother, despite my concerns about emotional and dental consequences.

Hilary's speech problems indicate lack of early attention, even though you were a stay at home mother running a daycare during her early years. Later I found that you were drinking during daycare hours (see statements). The whole point of you staying home was to give better care to the children. Apparently this did not happen.

Khierstyn has been begging you to let her grow her hair long for three years. You refuse, even though it is her hair. This is just another example of how you refuse to consider other peoples desires. Why can't the children have a say in their lives?

The children have no respect for their possessions, since you will not let me take them away if they are mistreated and you replace destroyed articles immediately.

When we need the kid's help, it usually takes major badgering and threats. You sometimes make unenforceable threats and do not enforce the ones you could. The result is that the kids listen to me, but not you.

I put up with you for the kids sake but now realise that you have not changed since childhood and never will. You are not mother material, rather, a negative influence in terms of your unreasonableness, lack of compromise, misguided childrearing philosophy, disinterest in the children and the poor role model our lack of getting along provides. I do not want the children to be like you when they grow up. You are a very poor role model.

Ironically, if you ask Khierstyn, she wants to go with you. That is because the children are starved for real attention from you and know that they can do what they want and work around what few rules you have (and do not enforce). You are the one who tries to make up for your lack of personal attention by providing special treats for the kids. I admit, if I was the kids, I would miss your cooking. I am the one who has rules and expectations regarding behavior. The children are brilliant and need my considered guidance, not your stubbornness and inconsistency, based on how you feel at the moment. I can teach them to be productive members of society, not hopeless dreamers and procrastinators who use people. They are not lacking in attention from me. We shall let the psychologists figure out the best thing (if necessary).

I suspect that I will gain custody. Whether I do or not, we must figure out a way to co-operate for the best interests of the children. I will not try to exclude you from the children's lives or put you down in front of them, since you are their mother. I expect the same from you and will not be driven away from my children.

Our Relationship and Fairness:

I have been honest with you all along and have made major concessions (in the interest of harmony) over the years. I have been trying my best for the family. When I look at the big picture, you have not been trying or made one major compromise. You have been selfish, pig-headed and stupid. You have acted against the family and your own self interest. It has been a dysfunctional marriage from the start. I don't know how I put up with you for so long, considering the following beef list:

Sharing: You have the three best chairs in the house staked out as your own, subject to your wrath if I dare sit in them. As a partial compromise, I wanted to buy a lazy boy chair for myself. You would not let me, since it meant moving your ugly antique rocker which is impossible to sit in. Your excuse is that you have had reserved chairs since you were a child.

Your passive aggression has made me feel uncomfortable for years in my own home. You have every area (except my office) staked out as your own. If I intruded, a fight would start about any issue and become blown all out of proportion. It's like you have permanent PMS. It is now clear that you didn't want me or the kids to know how much you drank or to infringe on your territory.

You refuse to take turns driving when we go out, with the result that you always get to drink and I do not.

Whenever we go out, you refuse to go dutch. This means that I must pay for the pleasure of your company (which is NOT pleasurable) and am put in the position of having to say I cannot afford it, which you interpret as I am cheap and do not love you. At restaurants you are sure to order the most expensive item on the menu, many double drinks ... This non-partnership attitude on your part means that the reason you think we don't go out a lot is not because WE cannot afford it, but that I won't treat you special. You effectively insulate yourself from the economics of the situation. A similar situation exists for vacations, not only do you refuse to save and plan for vacation, you expect me to pay for the entire vacation, whatever else you may want and your time off work as well.

The TV and stereo is your sole domain. I am not allowed to choose until you go to bed. Your excuse is that I have poor tastes in music and movies. If your tastes are so good, why is it that you only watch fantasy, old romance movies and listen to

the same music over and over again every night? It appears like brain death to me.

Paying for groceries is your area of responsibility. You buy special foods (oysters, strubs pickles ...) which are off limits to all but you. What would you think if I tried to control your usage of stuff that I paid for?

When I took Revenue Canada to court, for a very good, family related cause, I had to pay you for your time off work, extra daycare and expenses to convince you to go to court so we could give the appearance of a family.

You seem to think that sex for sex is not a fair exchange. I must treat you much more special than you treat me in exchange. You are always passive, expecting me to pleasure you, but will not reciprocate.

We have a top of the line entertainment system (I don't know why I bought it, since you monopolise it). I have shown you endless times how to use it to record movies, etc. At least once a month, you have problems using it and vehemently blame me for being a poor teacher, or its too complicated or whatever. The point is, it is everyones fault but yours. This could be said of anything that does not go right for you, be it your debt or anything else. And you wonder why the children have a problem with responsibility.

We have five cats and a dog. When the last cat arrived, I bluntly told you we had enough pets and to get rid of it before the kids saw it. Your response was to tell the girls we have a new pet, get them all excited and make it impossible for me to get rid of it without upsetting the girls.

Cooper-
ation: I pay the hydro and utility bills. You insisted on letting the furnace fan run 24 hours a day, which I noticed and tried to stop after receiving large hydro bills and isolating the cause. You would not cooperate. Finally, I disabled the fan so it only operates with the furnace on. You still have not noticed. When it comes to the phone bill, which you pay, hell hath no more fury than yours over a long distance call (but only if I make it). Similar issues exist with the dishwasher dry cycle (who cares about spots, anyway?), excessive laundry and wasteful hot water usage. For you, fair means to your advantage. You do not recognise that we both benefit by minimising each other's

expenses. You go around slamming car doors and abusing our possessions (only the ones I paid for) despite my horror at the damage. This is what you are teaching the children. In the area of housework, I admit that you do most of it. You have always complained about this. My view was that you make work for yourself and work very inefficiently. I tried to compromise by helping with the cleaning. You insisted that I do things exactly your way, on your schedule and made it intolerable for me to help. Since then, I have had a standing offer to do my own chores, my own way, on my own time. You have not ever taken me up on this offer. Anyway, my time with the kids and home repair is a fair trade.

Respect: I have listened in bafflement and astoundment for years to your put downs of me as a person, the non-value of my career, the incredible stupidity of my views and how blind I am to things emotional and your needs. Your treatment of me has been abuse, none of it is true. Every compromise I have made to your demands (in the interest of harmony, not because I agreed), seems to have only increased your contempt for me. You claim there is no value to my contributions for the family and the personal effort and sacrifice it demands of me. Everything you say and do seems geared to minimising my value as a person. I have listened to you, examined myself and changed those aspects which were maybe unfair. You have shown no respect for my accomplishments, person or anything else about me. To you, I'm just a goof who has refused to be enlightened to the glory of worshipping you and showering you with the adulation you deserve by your mere existence.

Attitude: I think you have some major attitude problems, mainly in the areas of self worth, honesty with self and others, fairness, responsibility, selfishness, envy of my accomplishment, trying to sabotage my efforts, tolerance for differences and refusal to grow personally. For example, I spent the first five years of our marriage trying to buy your happiness with restaurants, generous gifts etc, to my great financial stress. In retrospect, it was necessary because you have no internally generated self worth based on accomplishment and personal integrity so that your happiness depends on other people proving your worth by what they buy or do for you. Serious unhappiness with the marriage began for you when family responsibilities became too much for me to continue trying to buy happiness for you and I

expected you to be a partner. This is when you stopped loving me (or even being civil). It is totally unacceptable to you to be a mother, housewife and secretary, you cannot face this reality, since it conflicts with the princess inside. Instead, you are pretentious. Your lack of fairness and partnership is also related to your faulty self image. The lack of responsibility and fairness will become clear in the sections on alcohol and finances. I now understand why, when I asked you to marry me, you said to put my money where my mouth is (I thought you were kidding) and refused to discuss a marriage contract. How does it feel to be unable to help, only to hinder? In the end, I doubt that you will understand all of this. I expect denial on your part.

Communi-
cations:

Before we got married, you knew all the right words, enough to convince me that you were a reasonable person, able to compromise and interested in working to build a future (with me). You talked the talk, but could not walk the walk (in retrospect). It took me years to realise that the person I married was a fraud and not just having difficulty adapting to marriage. By then the kids had come, with a whole new set of considerations. All through the marriage, you have minimised and refused to consider my point of view and have been unwilling to articulate or discuss the reasons for your views. It has been a case of you want what you want, don't confuse you with the facts. The only person you confide in is your mother, who is as off the wall as you. You have been non-committal in counseling when we tried to resolve our problems. You won't show your true self to me since I am always looking for logical consistency in what people say and point out contradictions. You view this as me using information against you. Logic and rational thought is your enemy, it interferes with your unfettered spirit, which, ironically, is what drew me to you in the first place. The solution to our problems for you has always involved my giving in and admitting I was wrong and begging your forgiveness, since your perfection is beyond debate. Now, the bad compromises I have made in the interest of harmony and our dysfunctional relationship have added up to damage to the children and the future, which are my current priorities, not you. It's time to cut the losses and perform damage control.

Alcohol:

Your serious drinking started just after Khierstyn's birth (Nov 1986). It was at that point that I noticed that rum became a regular grocery item (1.75 litre per week). Until recently, I thought it was 40 ounces per week, which may have been a borderline problem. It turns out that 1.75 litres is fifty nine ounces or 8.4 ounces per day. Recently, you told me that you were buying a bottle (1.75 L) every five days which is twelve ounces per day. Recently, I monitored your alcohol consumption over a 25 day period (see attached graph) to be 9.5 ounces per day (on average). You tell me that you have cut down lately (before I measured your consumption). I now realise that alcohol is more than a problem, you are an alcoholic.

Three years ago, I realised my complaining about your drinking and its effect on your reality perception and our relationship (not to mention finances) was not working. I dumped every bottle in the house down the drain, hoping to wake you up to how strongly I felt about it. You were naturally very angry and called your mother, who was on your side and gave me the sage wisdom that it was none of my business and I was interfering in your personal freedom and was way out of line. Given how much stock you put in your mothers "wisdom", I knew I was beat. The next day, a new bottle appeared.

For the last few years, our routine has been very predictable. At night, I drop you off at home ("to get an early start on the kids supper"), go pick up the kids at daycare, arrive home where you are on your first drink (with no supper started), I go upstairs (arguments, aggression downstairs) after taking the kids for a bike ride (weather permitting), you feed the kids (and drink), the kids watch TV and eat. After supper, you send them upstairs to play, I bath them, read a story with them, and put them to bed. During this, you have been downstairs doing dishes, getting our supper ready and drinking. If the kids dare to come into your space during your drinking time, they are sent right back upstairs, sometimes angrily on your part. Once the kids are in bed, you come upstairs for a two minute goodnight kiss. While supper is cooking, you spend an hour downstairs in the living room (in the dark), drinking and listening to the same music every night, over and over. At ten, you call me for supper, we watch TV and eat. If I want to discuss anything, we usually end up in an incoherent (on your part) argument. I am usually quiet and non-committal, since it is pointless to talk to a drunk. When supper is over, you go upstairs to bed, I watch some more TV or read. At 2 AM, you usually wake up (when the alcohol wears off) and cannot sleep for a few hours. In the morning, you are all dragged out, blaming worries due to my lack of financial productivity as the cause for your lack of sleep (if I am foolish enough to ask). You handle the morning get the kids ready rush (in exchange for my spending all day Sunday with

them, which you spend in bed, watching TV). I take the kids into daycare and we are off to work. When I pick you up from work, you are burned out from the day. We drive home and start again. On Saturdays, I usually drive the children to swimming lessons and do the groceries while you clean. On Mondays, I take them to ballet lessons. The routine has been very well orchestrated by you to prevent any clear headed opportunities for communication and working out problems.

When we go to restaurants, you always have a few drinks before we go out and buy double rums, to the detriment of the social evening and my wallet. No wonder we never have a good time.

Recently, in an attempt to help you, I made it perfectly clear to you that alcohol could cause you to lose the children, as you have already lost me. Since then you say you are drinking less and have switched to gin and wine. You are also on some sort of zombie pill for handling stress.

In my view, if you have slowed down drinking, it will be just long enough to get custody of the children. You have not shown me you have the strength to beat the bottle. AA tells me it does not happen until a person hits bottom. I will not let you take the kids down with you. Do you really think you can fool the psychologists, given that they will know exactly what to look for?

Your Goals and Aspirations:

I freely admit that your one major dream in life - to get a university education and become a councilor is not something I have believed in or supported. The reasons were practical:

- With the kids, house, loans and the need to plan for retirement, we did not have the financial resources to send you to school. We could have done it if we had sold the house and many of our possessions. Before this was done, we would have had to determine if your proposed career was a good investment. I.e; would the cost of your education, and our sacrifice have ever been repaid?
- With government cutbacks in the social area, there will be a surplus of councilors and very few jobs available. You would have been competing with younger people, for very low wages (supply and demand). In the end, I do not believe this was a good field to try for.
- You have been procrastinating about university all your life and failed when you did try. This is the first time I have reminded you of this.
- As a compromise, I offered to pay for all the

correspondence courses you could handle. You approached this in a very unstructured way and eventually your efforts tapered off to nothing.

- You cannot even manage your own life, how do you expect to help other people? This is the first time I have said this to you, although I have thought it for a long time.
- If you really want to be a councilor, why not make your tarot card reading and astrology into a business? You have the reputation. The only thing missing is a piece of paper.

You may think I was arrogant in denying you my help in this, but the financial/time constraints were the result of joint choices we made in the past (have kids/buy house ...). The fact that I and the kids would have to sacrifice to achieve your goal, means I had some say in it. If this were something you could have done by yourself, I would not have stood in your way. The fact of the matter was; it was a joint goal, one I did not believe in, for the above reasons.

As far as your other goals and aspirations go, the only ones I was aware of was your desire for a better house (as long as it didn't cost you anything) and to have more time to yourself. All of your time was spent cooking, doing housework, reading fiction or watching TV. You could have had more free time by re-organising the way you did things:

- Have suppertime with the kids, rather than us eating after they were in bed. Every night, you cooked two different meals, with two sets of dishes. This would have saved at least an hour a day, with the added benefit of more family time and have helped us to socialise the girls and become a family.
- Every time I tried to help, you insisted that I do it your way, like some robot. It was your way or the highway. I refused do things in any way but my own. If you had wanted help, you should have let me do it my own way, in my own time.
- Discipline for the girls, you should have refused to pick up after them. You should have insisted they not make messes and clean up any they did make. They should have helped with the housework.
- You should have listened to my suggestions about how to work more efficiently and tried to find better ways to do things.
- You shouldn't have cooked such elaborate meals.

My Goals and Aspirations:

As far as my goals and aspirations went, you opposed them, even though they were in the best interests of you and the girls. The way you did this is by distracting me and wearing me down with pointless emotional arguments, failing

to provide an emotionally secure environment, financial irresponsibility and lack of partnership. This went well beyond destroying the occasional money making ventures I used to have, to impacting my creativity and energy for my career at work.

I want to be able to afford to send the girls to university and to someday be able to follow my own pursuits and hobbies. You have been intently sabotaging this.

As you well know, freedom is a fundamental value to me, and it seems to be my lot in life to fight for it. The first step in achieving freedom is financial - to be freed from the demands of day to day existence. I am perfectly able to achieve this for my family - if my time and energy are not wasted by pointless emotional bickering and I am in an environment where I can see a future worth working towards.

Nothing in life comes without work and planning, which are two of my strengths. You seemed to want the results, but were unable to tolerate the means.

The best reason I can see why you would have acted against your interests and the interests of our family is not very flattering to you. I think you were afraid of any success/recognition I might have achieved, since you would not have looked good (to yourself) in comparison. There is ample evidence for the above view, since you periodically complained that I got recognition at work, and you got none. In addition, you think logical, science minded people are stupid, some sort of lower life form. By relegating my achievements to the irrelevant, you did not suffer in comparison. In essence, what I believed and achieved was of no importance, but just in case, you tried to prevent me from achieving. This was pure and ugly envy on your part.

My answer to this is - Nobody can give you achievement but yourself. You had no right to try to prevent my achievement. The difference between your education and this is that I refused to make large sacrifices for a dubious goal. I did not try to prevent you from achieving something on your own. You had no right to stand in my way and weaken my efforts, especially when you and the girls stood to benefit.

Friends + Social Life

Luckily, I have managed to keep my friends, although I am not aware of any who would like to go out with us as a couple. Your lack of tolerance for differences has resulted in your view that all my friends are brainless nerds. In relating to them, you have always been superficial, afraid to show your true self. They have however, been well aware of your hostility to me. You do not seem to have any friends, having driven your best friend (Kathy Ste Hill) out of your life by your criticism and lack of acceptance. You would not talk to Dianna for a year, after she made the

mistake of telling you that you behaved unfairly in mortgaging the car against my wishes to help with your credit card debt after I had worked so hard to pay the car off.

We used to have people over for supper, which you turned into a lavish spread. People were reluctant to come back or to reciprocate, since it would be difficult to match the effort you put into it and they did not want to get into a lavish competition with you. After all the work, and your drinking, you would always end up in bed by ten o'clock.

Our house was not one in which friends or even relatives would dream of dropping in without an appointment. My family feels so uncomfortable when they visit, that they usually get hotel rooms. You have arranged things this way because you are so afraid to show people yourself as you really are and feel the need to project some fantasy image (which requires preparation and is not spontaneous).

Financial Partnership:

In the beginning, before we were married, you participated in household budgeting and convinced me we could work together financially. In retrospect, all you did was agree with me, which I interpreted as ability on your part.

Once we were married, the change in you was dramatic. You refused to co-operate financially. We tried the big pot approach to managing money and it didn't work since you kept emptying the pot and buying things we didn't need or agree to. Every purchase became an argument. I tried to convince you to go back to budgeting, with no success. Finally, necessity forced me to impose the solution which we have been using ever since. I divided responsibilities along the following lines:

Bill	Catherine	Joint
Car Payments	Car insurance/Plates	Kids Gifts
Gasoline	Daycare	Kids Programs *
Car Maintenance	Kids Clothes	Going out *
Rent/Mortgage	Pet Costs	Baby-sitters *
Prop Tax	Groceries	Furnishings *
House Maintenance	Phone	Vacations *
House Insurance		
Heat/Hydro		
Kids University		
Kids Insurance		
Medical/Drugs		
Kids Allowance		

* You have been unwilling to share in these expenses, so

I have paid them (see section on fairness). I have also had to help you out a great deal financially over the years in your core responsibilities due to your financial mismanagement and frivolous spending. This has had a very negative effect on our asset growth over the years.

I have tried to be fair in my budget proposal which I have made from the beginning: Given the disparity in our incomes, the only way to achieve a fair division of responsibilities was to equalise our personal spending money (allowance) and have all other earnings go to family responsibilities and savings. You have always refused, accusing me of wanting to control you. I wanted cooperation in the beginning, not control. As it became clear over the years that you had no self control, then I wanted control, for family survival reasons.

All along, you have refused to share financial information with me. When you did give me records of your /93 spending, I was appalled at how little your responsibilities cost (75 percent) relative to your after tax income. You had \$211 per biweekly pay left for personal expenses. And all these years, you had been angrily accusing me of being unfair and giving you too many financial responsibilities. Since you would not share information, I had no way of determining the truth of the matter and gave you the benefit of doubt. Last year, I gave you a total of \$3727.30 to help out (including the \$1,000 you charged me to bath the girls so I could work). Once I discovered the extent of your mismanagement and deceit, I refused to ever give you any more money. Despite the financial unfairness in the division of responsibility (in your favor), you have managed to accumulate considerable debt. Every major asset we have was paid for entirely by me.

Your credit abuse and debt deserves separate comment. You have hit the wall (credit wise) three times to my knowledge. The first time you were saved by the car accident insurance settlement (\$9,000 to me, \$7,000 to you) in March 1991. I put mine into joint assets, yours went to debt. The second time was when you mortgaged the car in Sept. /92 (you insisted I put it in your name "as a sign of trust") for \$9,595 against my wishes (again to pay off your credit cards). The third time was in November /93 for \$12,534, again to pay off credit cards and the previous loan without my knowledge or agreement. In marriage counseling, in attempting to deal with this issue, you said that your debt was your business and responsibility. The counselor, aware of my anguish of being held responsible for debt over which I had no control, suggested to you that signing a legal document stating that the debt was your personal responsibility might solve this major problem. You said "No, I will not let Bill out of his responsibility". My view was

that such an agreement would not solve the real problem, since your frivolous spending with nothing to show for it was preventing you from contributing to our financial well being and you have been stealing needed resources from the family by your lack of contribution.

Last November, you spent \$1,800 on a custom made ring into which you placed the emerald from the wedding ring I gave you. You did this without consulting me or considering how I may have felt about you butchering our wedding ring. Obviously our wedding ring had no sentimental value or meaning to you. When I found out about it, I was very angry and hurt. You called "mother" who told you it was a wise investment. Unused credit is irresistible to you.

For Christmas last year, I gave you a pair of emerald earrings (among other things). You insisted for weeks that I tell you how much they cost. You got very angry every time I refused. It was obvious that you were trying to measure how much I loved you by how much they cost. I'm done playing the buy your happiness game. I'll tell you now. They cost \$60.00. I'm sure you know this, since you had them appraised.

Everything you buy must be the best. For example, last year I suggested that we go to Sears to get family portraits done. Apparently this was not good enough for you. The next thing I knew, a professional photographer was showing up at the house and you expected me to pay. I had not agreed to this unnecessary expense and refused to pay, making you very angry. The pictures clearly show the tension between us over this issue. Once again, your mother backed you up.

You recently told me (and your mother confirmed) that you owe her \$6,500 and you had promised her some joint property in payment. You cannot give away property which I own at least half of without my permission.

There are no investments because your lack of contribution and my help in your areas of responsibility and trying to buy your happiness in the early years left no money over to invest. My inability to trust you has cost us in a major way. With trust and co-operation, we could have placed investments in your name, to take advantage of your lower tax rates. Unfortunately you would have either mortgaged, sold or otherwise wasted whatever you could. Even your insurance policies are fully borrowed against. I am a builder, you are a non-contributing consumer with appetites beyond satisfying.

When I took Revenue Canada to court, I firmly believed that taxes were the cause of our poor financial situation. Now, it is clear that your lack of partnership and excessive spending was to blame.

My best estimate places your current debt at \$18,500 (loans, credit cards ...) plus the \$6,500 owed to your mother (total \$25,000). This debt was frivolously incurred, you have nothing to show for it and our family did not benefit. Over the years, I have tried my best to educate you financially and fought your frivolous spending and lack of partnership. I refuse to be held responsible for your debt and will not allow you to use it to reduce your equity in our financial settlement. Your debt leaves the marriage with you.

Philosophical Musings:

After all these years, I have finally figured out the contradiction between what you really want (and won't admit it, even to yourself) and what you say you want. You say you want equality and partnership, but what you really want is to be pampered and cared for while I pretend you are equal. It fits so well with your behavior in all areas. I know why you married me, how I have failed your expectations and how, no matter how hard I tried, I could never be "up to specification".

Here it is - why you married me and why I have failed your expectations: I was your prince, come to rescue you from an uncertain future in which you could not rely on your looks (or anything else). There was to be no work, worrying about survival, or problems. The honeymoon was over when you realised that the cost was effort. Worse, no matter how much we worked, there were financial limitations. We had to live in a dump basement apartment for two years due to our debt. I was sharing a beautiful house with friends on Island Park Drive when we met. I'm sure you expected the same once we got married. I made a lousy prince, because I was just a person, not an abstract ideal. Worse, I was not perfect. I expected you to be a partner and equal, helping me to build our dreams and above all being frugal.

We have both made major mistakes, from which there is no way to recover:

Me, I was socialised to be the breadwinner, focusing on family survival. I believed the best partnership is one in which each concentrates on the areas in which they can bring the most mutual benefit. I assumed that motherhood was instinctive and left it up to you during the early years. I worked too hard at that time. It wasn't until about five years ago that I noticed the children as little people, who really needed more from me than hard work. At that point in time, I started to become a good father and really pay attention to the children's needs and try to make up for my early blindness. I have grown a great deal. Over the years, all of our bickering was about your spending and you believing I was not doing my fair share

of housework. In the early years, I could not understand why I should do housework, rather than working hard for a better lifestyle for the family. Since then, I have tried to help out a lot more. For some reason you have made it very difficult for me to help by insisting I do things your way, on your schedule.

You seem to have been socialised to demand more from life than being a mother and secretary (but not that its your responsibility to achieve it). You seem ashamed that this is who you are. The children have always been an inconvenience to you. You have been a very reluctant mother (even though it was you who insisted on children). You seem to just want to be pampered, if you are not, your natural tendency is to crawl into a hole (or a bottle).

I gave in to your sex and fear of losing you when I wanted to budget. This was a major mistake on my part. When the kids came, I assumed your maternal instinct would cause you to be practical and consider the family and future. I was very wrong.

It is not apparent where the money goes, since your family financial responsibilities (daycare, groceries, kids clothes, phone bill, car insurance and plates) leave you over \$100 a week in mad money. I pay everything else and have much less left over.

Now I understand, since I could no longer afford to buy your happiness and maintain your illusions, I am no longer your prince, but the betrayer of your dreams and expectations. Now, you are beginning to realise that your options (which are the result of your past decisions and lack of initiative) are limited. The world and I have not delivered what you demand, and you have not developed the personal tools required to satisfy your wants. This may help to explain your financial lack of control. Your need for self respect forces you to demand equality from me. No longer do you want to feel dependent and out of control. You see me as having control. What equality seems to mean to you is that I pay while you spend. Everything I earned went into joint things, which we had previously agreed to. You feel that the law gives you the right to half of everything, but were unwilling to take responsibility for equally contributing or at least not undoing my efforts with debt and pointless emotional instability. If you had controlled the major finances, where would we be now?

I want you out of my and the children's home as soon as possible. You are a master of psychological abuse. I have seen your efforts to turn the children against me.

After this is all over, I suggest you go see a therapist, vent all your complaints about your stupid,

boorish, insensitive, greedy, selfish, emotionally crippled, poor provider of a husband. Then give them this and see what they think of you.

God knows what abuse you have convinced yourself that I am guilty of. I will see you in court where we can fight over the children and equity I built despite you.

Bill Ross

June 12/99