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Cost of the unknown helps cure a spender bender

As my Scottish mother used to say when the holidays were over: Back tae auld claes and porridge. Translated, that's back to old clothes and porridge, or the fun is over and it's time to tighten our belts. Indeed, in households across America, two words are currently echoing

throughout the freshly undecked halls: "Stop spending." That's the refrain at my house, anyway. After the gluttonous grab of gifts and goodies, after the stuffing of stockings and the emptying of wallets, come the raised eyebrows: "You spent how much

on (fill in the blank – that party dress, your mother's present, Christmas cards)?" Then, adding to your sobriety, come the credit card bills. Once again, you vow to clamp down on excess spending, and never again buy anything, to use my husband D.C.'s word of choice, "frivolous." (Frivolity is in the eye of the frivoler.)



AT HOME WITH Marni Jameson

This year, D.C. has found a new approach to curb household spending. It's working like a charm, or more accurately, a hex, a consumption hex. It's the BFUBRE method. And you can use it, too. Here's how it works. You look around your house for a Big Fat Unknown But Required Expense. At your house, the BFUBRE (pronounced "bafuber") might be a new baby, brakes, braces or bail. It could be a roof repair, rogue relatives, a root canal or radiculitis. At our house, the BFUBRE was The Beam. A few months ago, when D.C. and I were looking into a minor update of our back covered patio, we noticed that the beam running across the outdoor ceiling had a few stucco cracks. Three contractors looked at it and all said the same thing: "We won't know what's going on, or what it will cost to fix, until we get in there."

Dollar signs rolled up in D.C.'s eyes as if on a slot machine: two in a row, three, four, five? Who knew how much? Why is it surgeons can know what's going on in your body before they cut, but builders have to tear the structure up first, then deliver the news? The impending unknown cost of The Beam repair hung over our heads – literally and figuratively.

As a BFUBRE, The Beam worked like this: "Honey, I'd like to get plantation shutters for the master bedroom." "Not until we know about The Beam." "I found this great fabric that would be perfect for kitchen chair cushions." "After we know about The Beam." And so on. So, you see, a BFUBRE is to spending what a boot is to a parked car or a house-arrest ankle bracelet is to a prisoner. It puts a clamp on things. And a spending clamp is what most of us need right now.

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