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Letters

SPENDING

After reading your issue on spending (Oct. 15), I did not know whether to laugh or cry. Like most of your special issues, this one focused on egregious affluence, with a couple of opposite cases thrown in for balance. I guess my husband and I, who put most of our income toward health care, auto repairs and student loans, just do not fit your demographic profiles — hence our conspicuous absence from your pages.

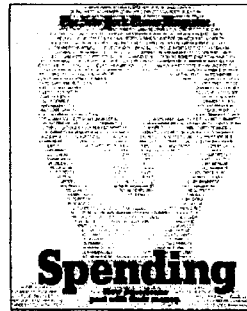
HOLLY FOLK
 Bloomington, Ind.

I was glad to see your issue. We all spend money — our common denominator. But it was educational to get a glimpse of other people's habits, intentions, impulses. I have wondered recently, if I were to try to learn how to spend money well, where would I go? I've never seen classes offered on it. Accounting is one thing; financial discipline is another.

Thanks for the lessons.
 ROSSELL STUDER
 Seattle

Congratulations on the insightful views on the role of money in our lives. But as I reflected on the issue several days later, I was surprised to find that the ramblings of Ivana Trump, a modern-day Marie Antoinette, were what stuck most in my mind. When Trump steps into a cab without money or with only \$100 bills, she shows a contemptuous disregard: why does she think it's appropriate (on a regular basis, no less) to instruct the cabdriver to

Some readers criticized our Spending issue for its emphasis "as usual" on the affluent (spell that, Ivana) rather than on average folks. Others prescribed self-restraint, not medication, for shopaholics. And a clergyman offered an unsympathetic view of the funeral industry.



return another day to ask her assistant for the fare? Does she have so little understanding of working people, who need, expect and are entitled to their money when they provide a service?

STEVE TARAVELLA
 Arlington, Va.

I was really disappointed when, toward the end of the interview, Ivana Trump was asked what she would do if she won the lottery and she said, "I would call Ace Greenberg at Bear Stearns and let him worry about it." Wouldn't it be better if she had said she would give the money to charity?

ELISE FEUERMAN
 New York

CURE IT WITH DRUGS

In 20 years as a therapist, I have discovered that most compulsive spenders have more than one compulsion (Maggie Jones, Oct. 15). One overeater lost weight but ran up her credit cards at the same time. Some stop drinking or smoking and spend instead. I maintain that spending binges are really temper tantrums, not a sign of depression. These people can learn to understand the relationship between their emotions and

their behavior without drugs. Learning to live life consciously lasts forever.

GLORIA ARENSON
 Santa Barbara, Calif.

Not every eccentricity can be labeled an illness, and self-control does not come out of a bottle of pills. Only the weak-minded will believe that it does. If shopping to excess is a disorder, then the guilt and blame disappear.

JACQUELINE KAZLAS
 Glendale, N.Y.

THE GOING RATE

Thomas Lynch's Endpaper (Oct. 15), about a young widow's choice of a coffin, was a fitting conclusion to your issue. Her decision to purchase a more expensive cherry coffin reflects the anxiety the funeral industry has implanted in the consumer, who must make an emotional decision at a vulnerable time.

Lynch's declaration that "they pay me by the sadness for jobs like these" would be compelling, were it not accompanied by the profit a funeral director realizes in the sale of a high-end coffin. The widow certainly has the right to choose a more expensive coffin. But is she aware, I wonder, that her choice is circumscribed by "hidden persuaders" that play on raw emotions? So even the most intimate and sacred event of death has become a vexing matter of consumer caution. This makes me sad.

I endorse the elegiac words Lynch offers, in conclusion, about "the deeply

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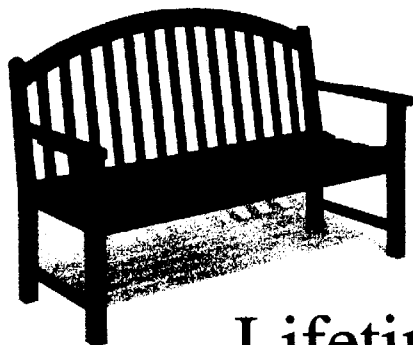
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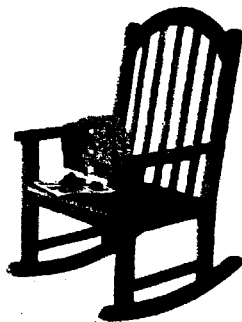
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human business of witness" to death. It's the discrepancies between this deeply human business and the funeral business that concern me.

THE REV. ED SEARL
Hinsdale, Ill.

WHY WE SPLIT

I have never been accused of being responsible about money, but maybe that inherent irresponsibility is what makes me so sensitive to the evasions in Manny Howard's article (Oct. 15) about his spending habits. For example, he mentions more than once that he has not paid his wife back for the money he took from their joint account, but he doesn't offer any justification for this failure, nor any plans to make the repayment. Does he imagine that admitting to the failure — getting it off his chest — is the same thing as making amends?

SARA SUSMAN
New York

Manny Howard manages a tone of vaguely wounded innocence throughout his tale of cleaning out the bank account he and his wife shared. I think his wife was a saint to give him the benefit of the doubt for as long as she did.

VIRGE RANDALL
New York

THE WAY WE SPEND NOW

I take exception to the subtext of David Brooks's article (Oct. 15) that the generation that survived the Depression "are America's most conspicuous consumers." Our generation listened to our parents' cautionary tales. We knew better than not to save for a rainy day. Those of us who could afford it sent our kids to college. Now that we have finished paying off those bills, we might have a little discretionary income, but

Brooks calls us "gray-haired hedonists." Enough of this gray bashing. Less than 10 years ago we were told that our children would not be able to live as well as we have. Nonsense. We're not the generation building McMansions. We paid our dues.

LOUISE W. DEMAKIS
Westport, Conn.

CORRECTION: An article on July 23 about the venture capitalist Walter Anderson and his attempts to lease the Mir space station for private use misstated his personal wealth. It is about \$4 million, according to Anderson, not almost \$1 billion, a figure that confused Anderson's personal wealth and the value of Gold & Appel, a fund he manages. Anderson says the fund is actually worth about \$400 million. The article also misattributed the ownership of a jet Anderson uses. It is partly owned by Gold & Appel, and not by him. The article referred erroneously to an aspect of his passion for privacy: his company Entree International is indeed named on the marquee of a Washington office building. The article misstated the date of the Russian launching of living quarters for the International Space Station. It was July 12, not July 11. Anderson approached The Times about the errors late in August. This correction was delayed by the need for new reporting and interviews with Anderson.

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