



Q&amp;A

## Bedroom antics

WITH JACQUELINE HELLYER

### Speed thrills

**My partner and I can't get our sessions under one hour. He refuses to come till I do. How do we speed things up?**

AB, Dulwich, SA

► You've got two options: skip your orgasm, or come quicker. The former is fine in the shower before work, but in the bedroom you probably want the orgasm. Turn off your brain so you can let go; if you want to bring on the big-O super-fast, take matters into your own hands. Do whatever works when you're on your own. And if it still takes an hour, who cares?

### Treasure chest

**Before breastfeeding, I loved having my breasts touched. Not anymore. Will they ever be erogenous again?**

JL, Red Hill, Qld

► Definitely – if you let them! It's pretty common for women not to like their breasts being touched sexually during the breastfeeding phase (or after). They can feel over-full and have a tendency to behave like a shaken coke can. At first, permit your partner to admire them with his eyes but not his digits. Don't make a big deal about it and when the time's right for you, ask him to (gently) caress your breasts and brush his lips over your nipples. Hopefully, it'll feel so good that you'll want full attention paid to them. Voilà! They're erogenous again.



### Your highness

**My boyfriend is shorter than me. What positions won't make me feel so Amazonian?**

MG, Balmain, NSW

► To feel physically smaller, try positions where he takes you from behind. Get down low with your head and chest on the bed, or stand up and lean over. Lying on your back clasping your bent legs to your chest or with your legs over his shoulders will also shorten you. To feel less dominant, play around with restraints (let him tie you up) or try role-playing in which you're the submissive one.

*Jacqueline Hellyer is a sex coach and therapist, the author of *Sex Secrets for Busy People*, and the Men's Health sex coach. To ask her a question\*, go to [yahoo7.com.au/womenshealth](http://yahoo7.com.au/womenshealth), and include your initials, suburb and state.*

# Love and taxes

► Just married? How to do tax – à deux

So, you're newly hitched or in de facto bliss. Until now, your taxes have been hassle free. But now your status has thrown a big spanner in your tax return. Luckily, this is one thing marriage doesn't make more complicated. "Unlike the US, married people in Australia still file individual returns," says Michelle Pearce, director of Face Chartered Accountants. "It's good to do them together, though – with an accountant or using e-tax." Read on for more wise advice...

### Check your joint bank accounts

You'll need to cross check your balances and interest earned, says Pearce. "And in the case of both of you working from home (or partially working from home), you'll need to make sure you're not both claiming all of the bills and rent; you need to split them up," she explains. Same goes for joint shares or income earned on any property you're renting out.

### Give the bigger earner the biggest deductions

So, who brings home the biggest slab of bacon? Well, that partner faces higher tax rates on their earned income, so they are likely to benefit more from the break a bigger deduction offers. Again, just make sure you don't both claim any of the deductions. PS: this trick won't work for charitable donations – the name of the donor is on the receipt.

### Invest in the lower income earner's name

You'll get taxed less. But there is a pitfall, warns ANZ financial advisor Katrina Pulbrook. "What happens if the lower earner suddenly starts to earn a higher salary, or comes across a windfall (like an inheritance) that pushes their tax bracket up? Changing assets over to the other person can be costly and may cause a capital gain ending up with additional tax," she says.

### Always disclose your partner's name

Be honest when applying for a family tax benefit. Many government benefits are means tested against your joint income, says Pearce. "I've seen married couples with different surnames not disclose they're married; the wife says she has kids, and she gets a big benefit because only her income is taken into account. But she's found out and has to pay the money back." Ouch.

### Think about a spousal rebate

Imagine you're a high-income earner and your partner doesn't work, but you don't get a family tax benefit, either because you earn too much or you don't have children. You can claim a "Dependant Spouse rebate", (which increased in the last financial year) because you're supporting your mate. Yes, sometimes the ATO really is there to help.



For richer, for poorer

Got a minute? Leave out cuts of orange peel to remove the smell of cigarettes from furniture or curtains.