

# WOMEN'S DIVORCE GUIDE



**ARONBERG  
GOLDGEHN**

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This kind of expertise has been cultivated for over 40 years of experience, focusing largely on representing women. Mr. Frank has earned a reputation as an expert on family law, and frequently writes articles, speaks at seminars, and appears on TV and radio. Mr. Frank's clients say that his caring attitude really sets him apart.



**ELIZABETH LAZZARA** has spent the last 17 years assisting families with their family law conflicts. From child custody and parenting issues, to tracking down income and dividing up the financial pie, Ms. Lazzara is in charge. Her practical, expert, and common-sense approach reassures clients that they will receive quality representation specifically devoted to getting clients the results they deserve. Ms. Lazzara's specialized knowledge, expertise and insight have led her to be recognized among the top family lawyers in Illinois. She publishes and lectures regularly on family law topics.



**MICHAEL ZASLAVSKY** works with his clients, seeking every possible solution to resolve a dispute before resorting to litigation. He has achieved successful outcomes in even the most complex situations, often involving financial, real estate, contract, and child custody issues, and is frequently appointed a child's representative in contested custody cases. Michael has also represented many high-profile professional athletes and business leaders in various domestic relations, real estate, and other personal matters.



**JULIE NEUBAUER** has a background as an advocate and counselor for survivors of domestic violence, and dedicates her practice to matrimonial and family law. She strives to bring stability into the lives of her clients and their families.



**KAREN ALTMAN** has practiced exclusively in the area of family law, handling all aspects of matrimonial litigation from the first filing through to resolution by settlement or trial. She uses a practical, compassionate approach to assist clients and their families through the transition of divorce.



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For many women, divorce is a difficult and confusing experience that can profoundly change and negatively impact many aspects of life.

In this **Women's Divorce Guide**, you'll find hand-selected articles, book excerpts, advice, insights and more that focus exclusively on women's divorce issues. It's a treasure trove of compassionate and credible information, designed to inform you as you make it successfully through your divorce — and beyond.



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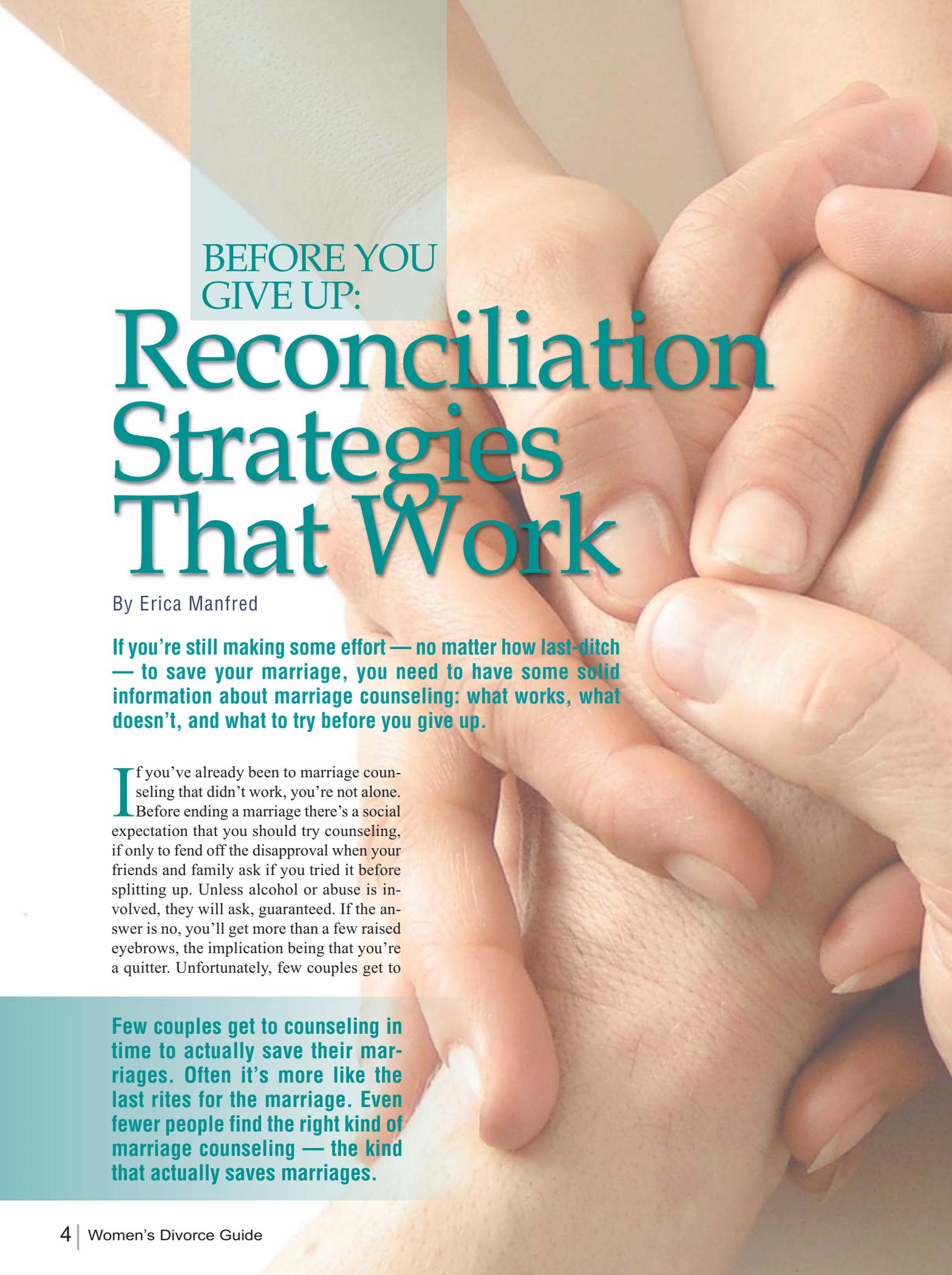
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BEFORE YOU  
GIVE UP:

# Reconciliation Strategies That Work

By Erica Manfred

**If you're still making some effort — no matter how last-ditch — to save your marriage, you need to have some solid information about marriage counseling: what works, what doesn't, and what to try before you give up.**

**I**f you've already been to marriage counseling that didn't work, you're not alone. Before ending a marriage there's a social expectation that you should try counseling, if only to fend off the disapproval when your friends and family ask if you tried it before splitting up. Unless alcohol or abuse is involved, they will ask, guaranteed. If the answer is no, you'll get more than a few raised eyebrows, the implication being that you're a quitter. Unfortunately, few couples get to

**Few couples get to counseling in time to actually save their marriages. Often it's more like the last rites for the marriage. Even fewer people find the right kind of marriage counseling — the kind that actually saves marriages.**

counseling in time to actually save their marriages. Often it's more like the last rites for the marriage. Even fewer people find the right kind of marriage counseling — the kind that actually saves marriages.

I am still wrestling with the what-ifs when it comes to my marriage. What if I had known about Harville Hendrix's Imago Therapy, or Emotionally Focused Therapy, or John Gottman's workshops before my marriage wound up on the

rocks? Maybe we could have rescued it. Unfortunately, I learned what works too late. I hope to give you the information I didn't have. When it comes to a long marriage, there are so many good reasons to save it rather than ditch it.

All marriage counselors agree that the earlier the better when it comes to counseling. I truly believe some marriages can be brought back from the brink of death if there is some motivation left on both sides and you and he are willing to

make a good-faith effort. Sometimes, even if there is an affair going on, certain approaches might work.

## What is Good Marriage Counseling?

Unfortunately, most couples in trouble just haul themselves off to the local mental health clinic and see a counselor who may or may not have a degree or

.../CONTINUED ON PAGE 17

## MARRIAGE COUNSELING WITH A TRACK RECORD

### RETRouvaille

Retrouvaille involves one intense weekend and six follow-up sessions in a classroom setting. It's inexpensive, which is why I sought it out. The program is run by volunteers, peer couples who have saved their own marriages through Retrouvaille. The stories they tell about their own marriages are riveting, and when you hear them, you believe the program can work. Listening to actual people who've experienced all the pain you have and have managed to get through it has an immediacy that professional marriage counseling lacks. There is no preaching of religion during Retrouvaille, but it does have a spiritual aspect. It's also very effective when one member of a couple, usually the man, feels uncomfortable opening up to a marriage counselor. In Retrouvaille, the couple communicates only with each other, and there's no need to reveal anything to the group.

### IMAGO RELATIONSHIP THERAPY

Imago was started by Harville Hendrix, Ph.D., author of *Getting the Love You Want: A Guide for Couples*. Basically Hendrix believes we all suffer from childhood wounds. Even those of us with the happiest childhoods had many needs that went unmet by our caretakers. Every unmet need makes us feel scared. Attachment is a basic human need, one of the first to emerge as we grow. Then the need to explore evolves, then the impulse to establish a sense of identity, competence, concern, and intimacy. Each stage builds on the last, but any impairment interrupts our ability to move on to the next stage.

Hendrix would tell you, despite all your best intentions, your unconscious will pick the very man who most resembles Daddy or Mommy or both, whoever failed to give you what you needed in childhood. Since in order to feel okay, you need to repair the damage inflicted on you as a child, your unconscious need is not to find Mr. Right, who will give you everything you never got as a child, but Mr. Not-So-Right and sometimes Mr. Totally Wrong, because you can only get

your feelings of aliveness and wholeness restored by someone who reminds you of that inadequate caretaker.

### JOHN GOTTMAN

If your husband, like a lot of men, thinks marriage counseling won't help, that it's unproven or softheaded, try a Gottman workshop or therapist. "Gottman's approach works well with guys because it's logical, research-driven, and backed up by statistics," says Mike McNulty, Ph.D., a Chicago psychotherapist, couples counselor, and consultant with the Gottman Institute. A Gottman workshop, like Retrouvaille, also involves the couple talking only to each other, so there is no need for your husband to feel threatened about having to reveal his feelings to strangers.

John Gottman studied couples for 15 years, including some 700 couples whom he followed over time to find out who were what he calls the masters of marriage and who were the disasters of marriage. Dr. Gottman claims to have developed a method that predicts, with 90% accuracy, which will remain married and which will divorce four to six years later. Using what he learned from observing marriages that work, Gottman came up with the concept of the sound relationship house and the seven principles that make marriages work.

### EMOTIONALLY FOCUSED THERAPY

A relatively new entrant into the couples' therapy arena, EFT claims a very high success rate. It was developed in Canada by Dr. Sue Johnson, director of the Ottawa Couples and Family Institute. Its research shows that 70% of couples become satisfied with their marriage for at least three years after EFT, including the most at-risk couples. EFT is short-term therapy that should take about twenty sessions. If you agree, as I do, that marriage counseling has been too focused on just changing behavior rather than discovering the underlying causes of it, EFT may be for you. It's a very psychoanalytic approach that concentrates on discovering what's going on underneath the negative emotional cycles that destroy marriages.

When contemplating divorce, you will likely experience a series of different emotions along what I call the “grief progression”.

At this point, you already may have completed at least one cycle of grieving, which often accompanies the initial realization that your spouse is not the person you hoped he or she was or would become. Regardless of the outcome of this decision-making process, you will likely experience more cycles of grief as you continue through it.

This is not necessarily a linear process, so your emotions may bounce you from one stage to another, or you might even feel as if you’re in two stages at the same time. Because you will experience this same cycle on many levels at different stages in your contemplation process, I suggest that you refer back to this grief progression often. You may find it comforting, especially at times when you question yourself the most.

### Phase 1: Initial Loss

You may have felt a sense of being stunned when you got the first real inkling that your spouse was not who you thought or hoped he or she was, or that the marriage was not what you hoped it would be. The initial feelings can be shock, disbelief, and numbness.

It’s not uncommon to try to shut down the shock that comes with grief and loss. This shutting down is what leads to disbelieving or denying what is happening, and possibly even becoming numb. You may effectively say to yourself, “This can’t be real” or “If I don’t see it, maybe it will go away!” These instinctual reactions attempt to protect you by helping you avoid your current unpleasant reality.

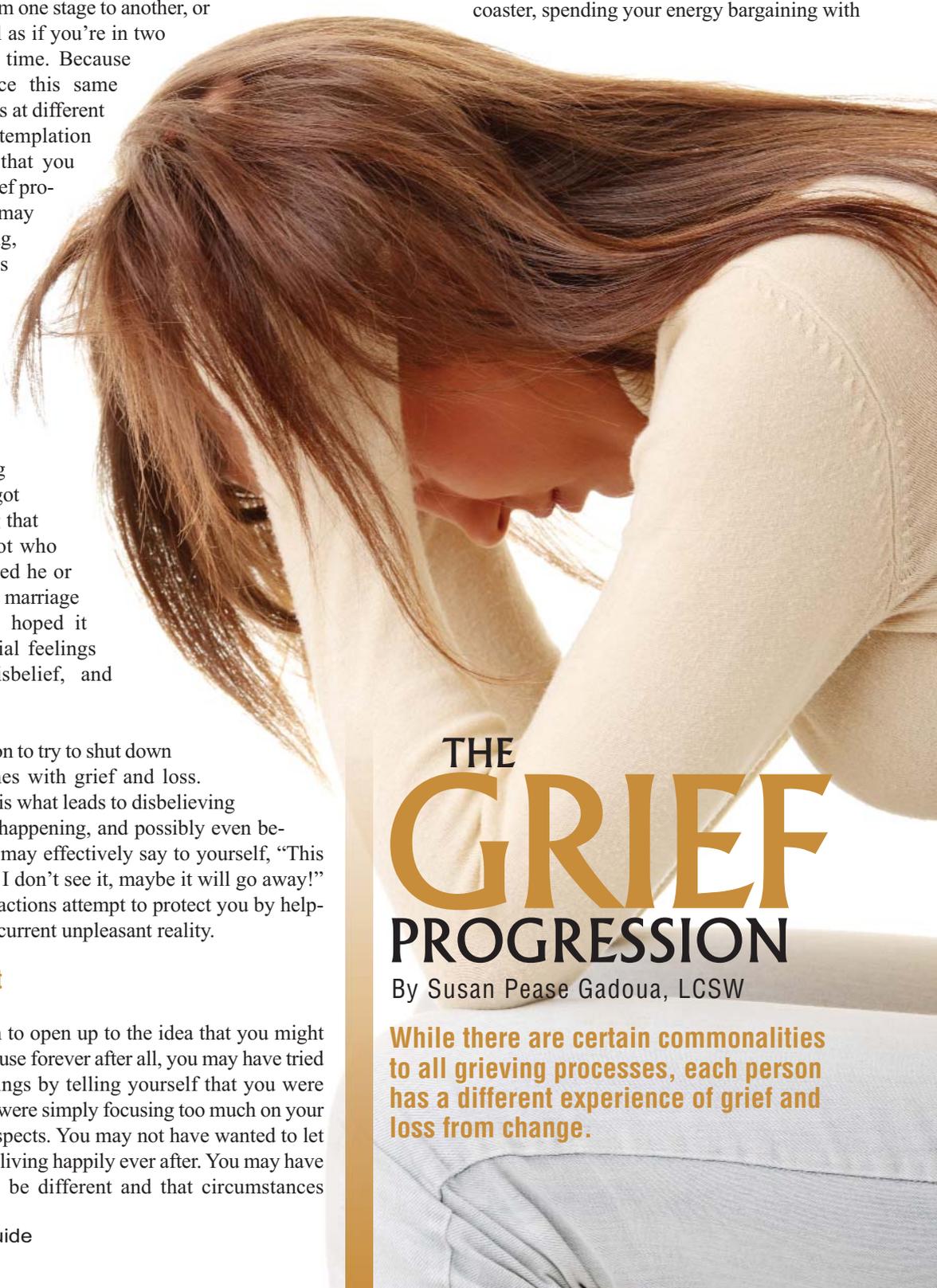
### Phase 2: Protest

When you began to open up to the idea that you might not be with your spouse forever after all, you may have tried to negate your feelings by telling yourself that you were imagining things or were simply focusing too much on your spouse’s negative aspects. You may not have wanted to let go of your dream of living happily ever after. You may have wished it could all be different and that circumstances

would change so that you wouldn’t have to. It has likely made you frustrated and sad, and even made you angry that you couldn’t get back the innocence or harmony that your marriage once enjoyed.

Your friends and family may have perpetuated your denial by telling you to ignore your feelings and stop being so picky, or, not knowing what you have been through up to this point, that it’s just a passing phase.

Your response to such notions may be anger, fear, or both. You may feel as if you are on an emotional roller coaster, spending your energy bargaining with



# THE GRIEF PROGRESSION

By Susan Pease Gadoua, LCSW

**While there are certain commonalities to all grieving processes, each person has a different experience of grief and loss from change.**

your spouse or struggling to reclaim the past. Because the nature of this phase is to protest, it is by far the most exhausting phase of the grief progression, causing you to expend great amounts of energy fighting reality and trying to stop feeling the negative emotions.

### Phase 3: Despair

In the despair phase, you've reached a deeper level of pain and realized that you can no longer stay in the unhealthy or unfulfilling environment. This stage moves you further into sadness, which, more than any other emotion, may make you feel out of control. However, this sadness absolutely needs acknowledging, regardless of your final decision about whether to stay married or get divorced. You are grieving the loss of the idea of whom you thought you were married to or the dreams your marriage represented to you.

Following your initial sadness, your thoughts may be something like this: "It really is as bad as I feared. I've tried everything I know to work on the relationship and improve things between us, but I can't force change. I'm deeply saddened and angry that my partner isn't acting like a partner and that this relationship is not as I would have it be."

You're probably restless, preoccupied with grief, and uncertain what to do next. You may even feel as if your world were falling apart. Your inability to make the situation any better may make you feel disempowered and hopeless. Adding sadness to the difficult emotions of anger, restlessness, uncertainty, and hopelessness that you were already experiencing can be particularly draining.

At this stage in the grief progression, because you are so deeply entrenched in trying to figure out the next steps, you will not be fully present. You may be particularly vulnerable to injuries, illnesses, and accidents from your inability to focus on the current moment.

### Phase 4: Detachment

The principal reaction you will experience in the detachment phase is withdrawal from normal social contact and

interaction with others. This is a time to go within and put your needs above those of everyone else around you.

Prior to this phase, you may have spent an inordinate amount of energy trying to change your spouse or some aspect of your situation. In this detachment phase, in essence, you resign yourself to the fact that you cannot control anyone but yourself, so you stop caring so much and focusing on people and things outside yourself.

Such detachment is a normal and healthy response to this type of situation. One benefit of this coping mechanism is that you conserve your energy. It is a form of self-preservation in the sense that continuing to work too hard or care too much about a situation would surely make you burn out. Instead, you begin to go within and assess how you can meet your own needs instead of trying to get others to meet or understand your needs.

Those close to you may resist your growth, but when you disengage from unhealthy people or dynamics, and instead focus on what you can change, you gain strength. You will need this strength to move into the next phase, which entails setting new goals for yourself. In all likelihood, once you are on the other side of that phase, you will resume closer-to-normal interactions with others.

### Phase 5: Reorganization

Although I mentioned that this grief progression is not necessarily a linear cycle, the reorganization phase — characterized by the more positive emotions of happiness, inner peace and acceptance, and optimism and joy — can't fully occur unless you have passed through the earlier phases. It makes sense that you won't begin to feel good again until you either accept your current reality as it is or make a firm decision to create the necessary changes to get where you want to be. The happiness you may experience here will be the springboard into the next chapter of your life.

Projecting into the future is required at this stage, as you start planning what's next, with or without your spouse. As a couple, you either move on together and

work on the marital issues, or split up and begin your new lives as single individuals.

In either case, you will have a renewed excitement for life, new insights, and increased strength; you'll feel that you have something to look forward to. Unlike the previous stages of the grief progression, when your negative emotions drain you, these new, positive emotions will propel you forward with new energy.

As much as you may want to, you can't skip any of the five stages of the grief progression. You may certainly have your own version of each phase, but you will have to pass through each experience.

The more you can surrender to experiencing the emotions accompanying the grief progression, the smoother your divorce-contemplation process will go. Most people compound their difficult emotions by creating an added story line. The story, or meaning, you give the event then causes a whole new set of potentially detrimental emotions, because all such emotions require energy, which explains the exhaustion you experience when you're in a highly emotional state. This second set of emotions further saps your time, energy, and resources to process the feelings, but because these additional emotions are based on an invented story line, the energy you use to feel them is wasted. ■

*This article has been edited and excerpted with permission from the book *Contemplating Divorce: A Step-by-Step Guide to Deciding Whether to Stay or Go* (New Harbinger Publications, 2008) by Susan Pease Gadoua, LCSW. She is the founder and executive director of the Transition Institute of Marin, an agency that provides coaching, therapy, and workshops to people who are at some stage of marital dissolution, in the greater San Francisco Bay Area.*

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By Christina Rowe

# Dealing with Friends, Family, and More During Divorce

As the divorce process drags on you will discover that your entire range of relationships has changed. Some of these changes are sudden and huge. Others are far subtler.



**I**n a divorce it is not just mom, dad, and the kids who are affected. Your parents, siblings, in-laws, uncles, aunts, and friends are all drawn into the conflict. As you begin the divorce process, your tendency will be to think only of your most immediate world: home, children, and property. This is the core that is changing, but that can blind you to the larger world outside.

## Taking Sides

Whose friend is whose? Will you ever see your in-laws again? What are the fault lines of your children's loyalties? Will any of their friendships be affected? Much of this turns on the divorce process itself. The nastier it gets, the more difficult these questions become. Can you remain friends with the couple that is still on good terms with your ex? When you're around them do you have to watch every word you say?

As with all issues of divorce, this one is easier if the split is amicable. If you and your ex are on friendly terms, that feeling will usually extend to his relatives. But if things have been ugly, then relationships

change radically. The bitterness in a divorce tends to bleed into far too many other parts of one's life.

If you have things you must fight for — children, a home, a way of life — then a great deal of this is unavoidable. In a fight people take sides. We've all done this with others. I believe my brother, you believe your sister. I trust my old friend, but you trust your old sweetheart, or your golfing buddy, or your co-worker. The one you are closer to portrays his wife as the villain, while I believe every word she says about him. Both of us are only getting one side of the story.

## Losing Trust

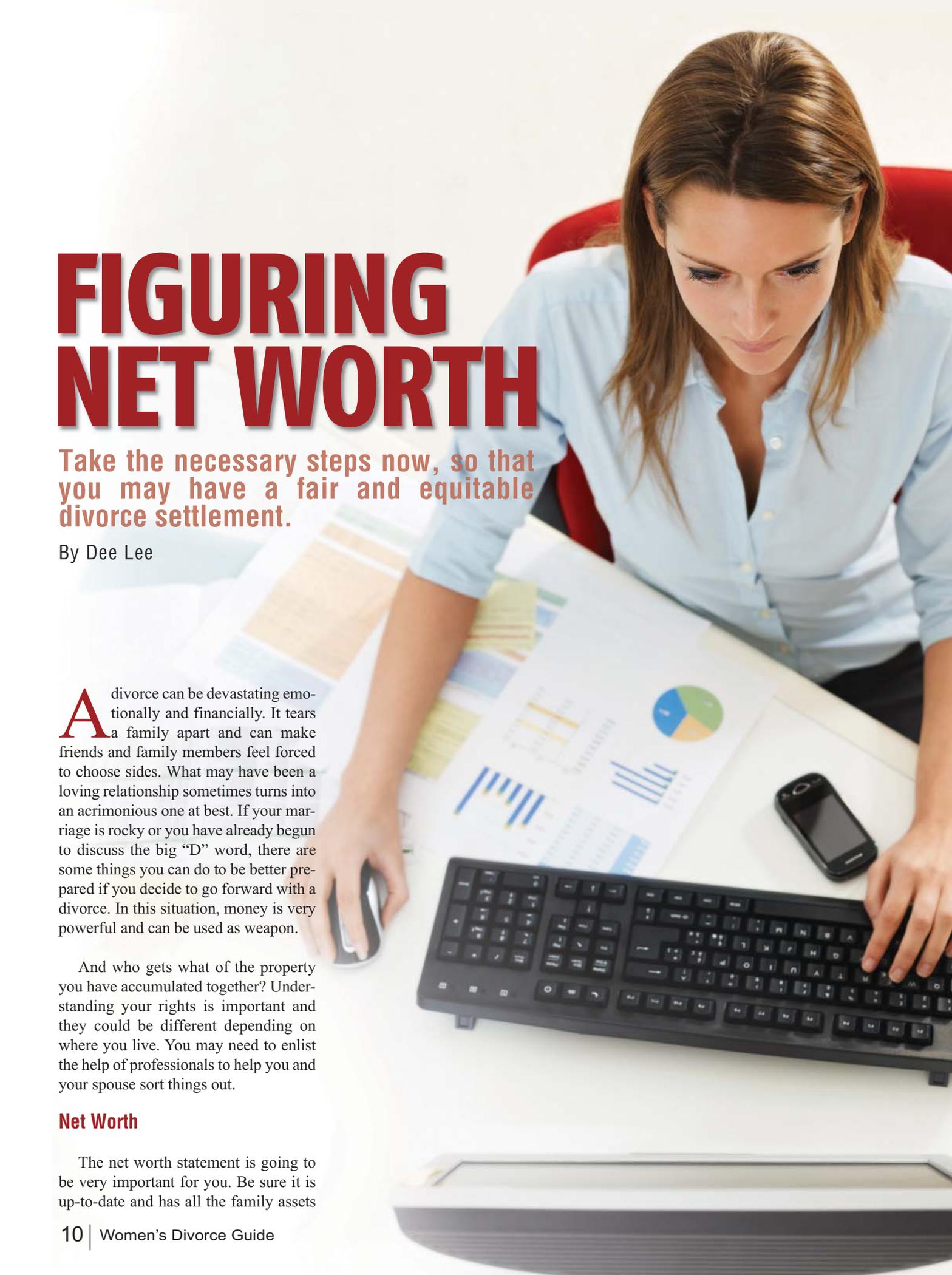
When you are one of the people who are divorcing, you suffer not only the loss of a spouse, but a whole set of people you cared about. These may be people you spoke to candidly, folks with whom you shared holidays and vacations. You may have even thought of them as people you would confide in about anything. Suddenly they are cast into an enemy camp, and you wish you'd never said a word to them.

For many of us this is the second stage of heartbreak. We don't realize just how much the underpinnings of our world are built on trust until suddenly a huge chunk of that foundation crumbles. Someone who always smiled when she saw you in the supermarket now turns away. You go to a ballgame, and can't even talk to the couple sitting next to you. It affects everything from what parties you attend, to where you stop the car to wait for your kids after school. It's hard enough seeing the expressions on people's faces. It is even worse when you know they won't even listen to your side. You see them on the street, and know that behind their eyes are a thousand false ideas and impressions. And there is nothing you can do or say to change that.

For years I was close to my mother-in-law. I felt like she was a second mother to me. None of the old mother-in-law jokes or stories applied to us. We talked daily, took trips to Atlantic City together, and went shopping. We could talk about practically anything. When a crisis came I knew that she would be

[.../CONTINUED ON PAGE 23](#)





# FIGURING NET WORTH

Take the necessary steps now, so that you may have a fair and equitable divorce settlement.

By Dee Lee

**A** divorce can be devastating emotionally and financially. It tears a family apart and can make friends and family members feel forced to choose sides. What may have been a loving relationship sometimes turns into an acrimonious one at best. If your marriage is rocky or you have already begun to discuss the big “D” word, there are some things you can do to be better prepared if you decide to go forward with a divorce. In this situation, money is very powerful and can be used as weapon.

And who gets what of the property you have accumulated together? Understanding your rights is important and they could be different depending on where you live. You may need to enlist the help of professionals to help you and your spouse sort things out.

## Net Worth

The net worth statement is going to be very important for you. Be sure it is up-to-date and has all the family assets

listed. If a divorce has been looming in the background for a while, you may need to play detective here to be sure your spouse has not begun hiding assets or income. You may be able to play detective on your own, but a new field called forensic accounting has popped up because spouses try to hide assets. Your lawyer or accountant can help you find a forensic specialist who will be able to search for hidden assets.

Know what your husband owns in his name and what you have in your name. What assets did you bring to the marriage? What assets did he? What assets accumulated during your marriage? How much is in the retirement accounts? You may be eligible for some of his retirement account if you have very little or none in your own name. If you have the larger retirement account he may be entitled to part of that. Who owns the house? Stock options are often overlooked because a spouse may not be able to exercise them for several years, but they are still an asset and need to be included.

Is there a family business involved? This is always tricky because it may be the largest family asset. You want to obtain an accurate evaluation. If you plan to divorce and have been active in the business, how will this affect the business? Does he buy you out? Do you buy him out? Is there cash available to do that?

If you have a joint brokerage account, you may wish to notify the broker in writing that you and your husband have separated and that all transactions need two signatures. Check with your lawyer on this one as well.

What are your liabilities? Car loans, a mortgage, credit cards? Do you have more debt than you have assets? Do you live in a community-property jurisdiction or have you ever lived in a community-property state while married? These jurisdictions use the concept of community property, and each spouse has a 50 percent interest in assets acquired during a marriage.

Next on your to-do list is to evaluate the cash flow. What is coming in for income each month? Where does your

money go each paycheck? How much income will you need to stay in your present home? What can be cut back or eliminated if you and the kids will only have your income for a while? Is there enough of an emergency fund to see you through some bumpy times? Do you know how much your husband earns? Does he get bonuses? Stock options? What's in his benefits package?

If you are not working right now, what will you use for living expenses if he's not as generous as you believe he should be? Can you start to look for a job and find childcare if necessary? If you currently have only a joint checking account, open one in your own name as well. You may need the joint account for household bills and so on, so don't close it just yet, but don't put any more money into it either.

Record the essential household expenses; you will need these numbers to negotiate for child support and alimony. Don't forget things like healthcare expenses or added insurance costs once you are divorced. Accuracy counts; neatness does not!

Make copies of everything. With tax returns, go back three years or more (five is better). If your spouse is hiding assets, the tax returns may provide a paper trail. You not only want a copy of the list, you want to get your hands on everything on the list and make copies of the most recent statements for all of your financial accounts. Make copies of pay stubs, benefits statements, and pension and retirement accounts. Make sure you have easy access to these documents during this crisis period.

**The net worth statement is going to be very important for you. Be sure it is up-to-date and has all the family assets listed.**

## Credit and Debt

If you and your husband will be negotiating debt, you need to document whose debt it was. Take a look at what debt you are carrying that you can eliminate so your cash flow is manageable. If he gets his car, then he gets the car loan that goes with it!

You want to review your credit history, so send out requests to the credit-rating services for copies of your credit history. You'll want to see what the major credit agencies have on file for you. What happens to the mortgage if it is currently in both your names but only one of you will live there and make the payments? What's the liability involved? You will want to have a credit card in your own name. Get that established as soon as possible. Then you'll want to cancel the joint credit card accounts you have with your husband. As a word of caution, creditors won't cancel an account until the balance is paid off, but they will close off the ability to post additional charges to the account. ■

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# MOVING BEYOND YOUR DIVORCE: ACCEPTANCE

Eleven steps to help a divorced woman move on with her life.

By Shelley Stile

There is no single more powerful stumbling block to moving beyond our divorce into a new life than the inability to accept our new reality. Acceptance is the hardest part of the divorce-recovery process. Acceptance requires total honesty, courage, and the willingness to let go of the life that we had... a life that no longer exists. Without that acceptance, we cannot move forward and create a new life.

How does one learn acceptance? Although it takes time and a good deal of inner work, it can be done. Here is a step-by-step guide to move you towards acceptance:

## 1. It's About You, Not Them

One of the most powerful lessons in life is the knowledge that we have control over one person and one person only: ourselves. If you are looking outside of yourself to move forward, you won't. We can't change anyone but ourselves. We have power over no one except ourselves. It is when we turn inward and do the work on ourselves that we will be able to effect dramatic and positive changes in our lives.

Being a victim means giving away all control and power. If I blame someone else for my situation, then I am powerless to do anything about it as I have chosen to absolve myself of any responsibility.

We can create changes that will make our lives better, but not until we stop

trying to change our ex or our current reality and realize that it's about us, not them.

## 2. Get Support

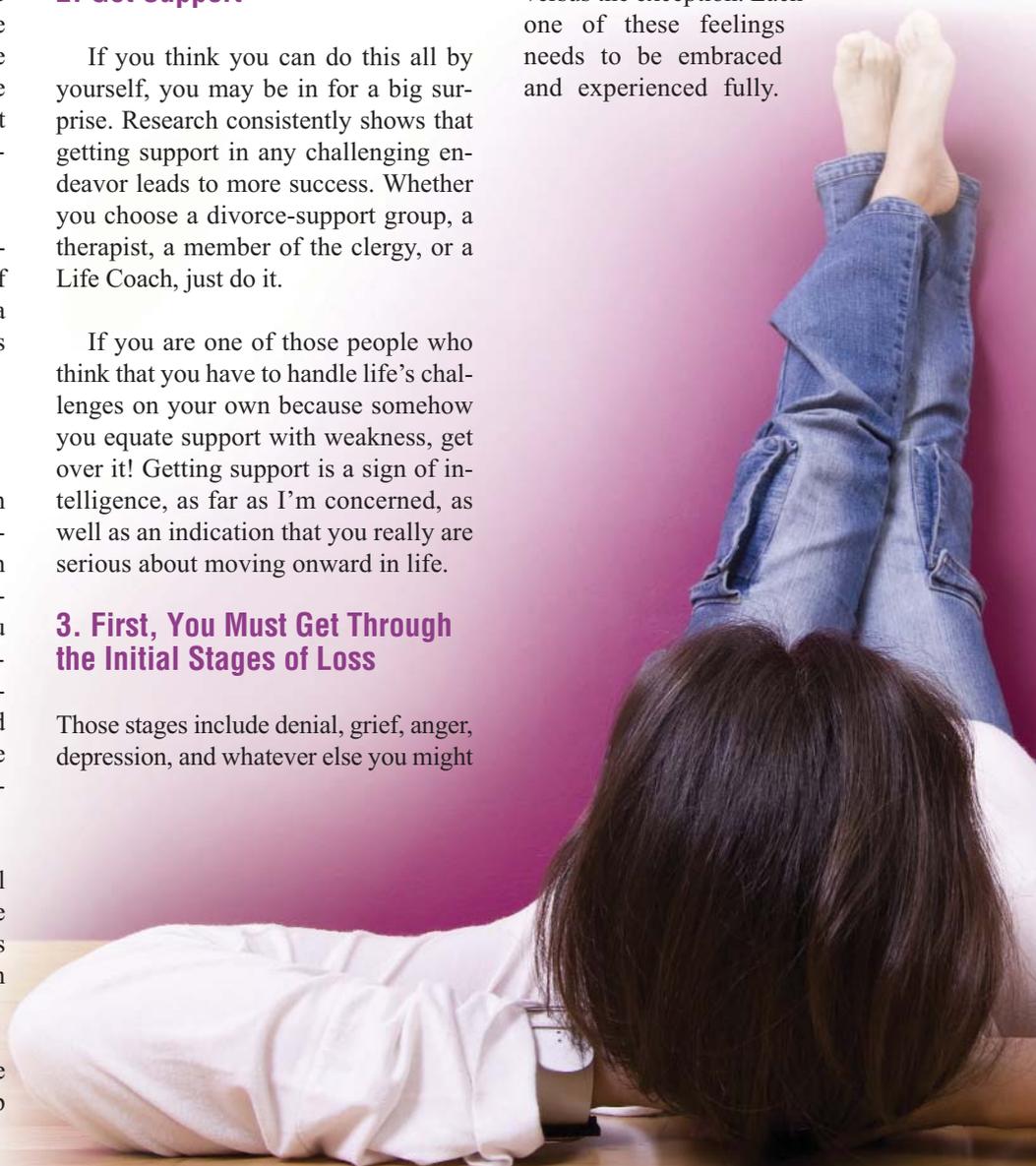
If you think you can do this all by yourself, you may be in for a big surprise. Research consistently shows that getting support in any challenging endeavor leads to more success. Whether you choose a divorce-support group, a therapist, a member of the clergy, or a Life Coach, just do it.

If you are one of those people who think that you have to handle life's challenges on your own because somehow you equate support with weakness, get over it! Getting support is a sign of intelligence, as far as I'm concerned, as well as an indication that you really are serious about moving onward in life.

## 3. First, You Must Get Through the Initial Stages of Loss

Those stages include denial, grief, anger, depression, and whatever else you might

be feeling early in the divorce process. These emotions are all natural and necessary states that we need to experience. They are the norm versus the exception. Each one of these feelings needs to be embraced and experienced fully.



There must be an ending before a new beginning.

There is a difference between fully experiencing an emotional stage and getting stuck in it. Beware excessive self-pity and real depression. Here is where support becomes important to your well-being and improvement.

#### 4. Distinguish Between Facts and Interpretations

I cannot stress the importance of this step enough. People get stuck when they cannot face the facts and prefer to believe that their personal interpretations are reality.

You might be familiar with the exercise of the picture that has a hidden image within it. Ten people may come up with ten different interpretations of the picture. Some people will see the hidden image immediately, and others will never see it until it is pointed out to them. Either way, the hidden picture exists. It is a fact.

You may feel that you have been mentally abused and yet your partner may feel that you are the one that is abusive. He said, she said. Probably a counselor will see a totally different picture altogether. You know, there's your side, his side, and then the truth. Once you are truthful with yourself and can see the facts versus the drama or story of your divorce, you will be on your way to acceptance.

#### 5. Be Brutally Honest and Take Responsibility for Your Marriage, Divorce, and Life

Those of us who can be totally honest with ourselves will receive the gift of a deep awareness of who and what we are, along with the ability to accept our lives

as they are, without looking to blame someone else. Being honest allows us to see things that hadn't existed for us before. The truth will indeed set you free. By setting aside our egos, we can look at our life for what it actually is, versus a story about our divorce.

Once we have been honest and have embraced all the facts about our divorce, we are free to accept full responsibility for our lives. Responsibility is power and the freedom to choose what we want next in life. If we cannot take responsibility, we remain victims, and victims absolve themselves of both their responsibility and therefore the power to control their own lives.

#### 6. Learn the Difference Between What is and What You Think Should Be

If we are living in a Neverland of what we think should be, we are completely cut off from reality or "what is". If you think that you should not have to be experiencing divorce, then you cannot accept what is... that you are indeed getting divorced. You live in a world of your own.

We all create a list of should-be's that keep us stuck in the status quo: I should be happier, I should be getting more support, I shouldn't have to work, and I should still be married. By concentrating on what we should be, we ignore what actually exists for us and remain stuck.

I think we should live in a world where peace is the predominant ethic, but we don't live in that world. That's a dream I have. By acknowledging the world as it truly exists, I can make choices as to how I will live my life and also how to address the problems that do exist.

#### 7. Consider the Emotional Wounds that You Brought to the Marriage

Your ex may complain that you were not a warm person. I doubt that it was your marriage that created a cold person, if indeed that is what you are. We bring ourselves into our marriages, and the parts of us that show up and create

issues are the parts of us that we have not addressed yet. They are emotional wounds from somewhere in our past, and they have a tendency to pop-up in our close relationships or when we are faced with challenging times.

Now is your chance to address those wounds and heal them so that you do not repeat your so-called mistakes again. Use your divorce as a catalyst to go inside and heal yourself.

#### 8. Release Toxic Emotions

Get rid of the debilitating toxic emotions that you are carrying around. Picture them as heavy baggage that keeps you stuck in your misery and produces a broken back. Anger, bitterness, hatred, resentment, rage... these are all toxic emotions that will harm you far more than your ex. You are the one who pays the price. You need to work through them and then release them, because they will weigh you down for the rest of your life if you allow it.

Once you have done the work of truth versus interpretations, and what is versus what should be, you will find it much easier to give up your anger and resentment. They do not serve you, and you are learning to give away anything that does not serve you well.

#### 9. Learn Forgiveness for Yourself and Your Mate

You might not be able to practice forgiveness in the early stages of the journey to recovery, but if you go through these other steps, you will be able to forgive your ex, and more importantly, yourself. Forgiveness takes a big load off your shoulders. It releases energy that can be used for positive things.

Forgiveness does not necessarily mean you condone bad behavior, it simply means you forgive. If we separate the person from the behavior, it becomes easier to forgive. You know that just because you sometimes say mean things, it does not mean you are a bad person, it's just a lapse in judgment. We are not necessarily our behavior. We know all the subconscious motivations that exist

.../CONTINUED ON PAGE 24



A bit of advance planning goes a long way.

# THE 12 FINANCIAL PITFALLS OF DIVORCE

By Candace Bahr CEA, CDFA and Ginita Wall CPA, CFP, CDFA

When you divide property and income with your spouse, each of you will have only half of what you had before, or perhaps less. If you don't have your own regular income, you will need money to live on until you can get an award of alimony or until the divorce is finalized and you have access to your share of the marital assets. Similarly, you will need to gather information and time your actions strategically.

## Pitfall #1: Not Enough Cash

In divorce, everything always costs more and takes longer than you expect. Expenses will begin to mushroom as

soon as the divorce process starts. If you feel a split is imminent, start stashing the funds you'll need for lawyer's fees and living expenses. The more money you can set aside before the divorce proceedings begin, the less anxiety you will face when the big day comes.

If you are afraid your husband will seize your joint savings, transfer your share to a new account. This money will still be a marital asset, but at least it will be under your control. Be aware that this act of self-protection may be perceived by your spouse as hostile and get your divorce off to a bad start. Do what you have to do to feel safe: Divorce is not about good manners, it's about survival.

If you don't already have a credit card in your own name, apply for one at your local bank. If you have shared credit cards with your spouse, close out as many as possible. If one of you continues to use any of those accounts after the split, the other is still legally responsible for the debt.

## Pitfall #2: Too Little Preparation

Divorce is a long, complicated process that requires careful preparation. Don't just pack your bags, load up the kids, and drive away in a car that needs four new tires. Instead, prepare by using joint funds to undertake any necessary car repairs, to pay for necessary dental

work for the children, and to buy any career clothes you will need. Otherwise, you'll be paying for all of that from your share of the bank account once you leave.

Think about the timing of the separation: Is your husband due any bonuses or other windfalls in the near future? Don't separate until after they arrive, so you can get your share. Of course, if you're the one scheduled to get the bonus, well, there's no time like the present.

### **Pitfall #3: No Records**

The three most important words during divorce are: document, document, document. When you divorce, you must identify the assets that you and your husband have accumulated and establish their value. Even if your husband was in charge of the finances while you were married, it's now up to you to find those records. You are entitled to your share of any marital property you find, and any additional income you discover may increase the amount of earnings that are used to calculate alimony and child support.

Gather as many financial records as you can before your divorce begins. Make a clear copy of tax returns for the past three years, loan applications, wills, trusts, financial statements, banking information, credit card statements, deeds to real property, car registrations, and insurance policies. Also copy records that you can use to trace your separate property, such as from an inheritance or gift from your family. These assets will remain yours as long as you can document them.

As you are taking stock of what your family owns, carefully inventory any safe deposit boxes; track down bank and brokerage accounts, and loans to friends and family members. Also obtain copies of pay stubs, retirement and pension plan statements, and investments. Make a list of personal property, including artwork, furniture, jewelry, and computers.

If you suspect your husband is hiding cash, copies of your spouse's business records and business tax returns can be a treasure map showing you where the hidden assets are buried. It's time to play super sleuth!

### **Pitfall #4: Overlooking Assets**

Small assets, such as frequent flyer points and vacation pay, can add up. Even if you don't want an asset, it can be used to trade for something you can use. Don't overlook hobbies or side businesses that might use expensive equipment or generate income. If you have a PHT degree (Putting Honey Through), you might be entitled to compensation for the expenses you paid to get your spouse through school.

A business is generally valued based on a combination of its net income and assets, so you may want to engage a forensic accountant to look for telltale signs of additional income or overstated expenses.

Your spouse may try to hide assets. He may collude with an employer to delay bonuses or raises, arrange a false debt repayment to a friend, or pay a salary from his business to a non-existent employee. Even if he does, don't try to hide assets yourself. You'll likely be found out and incur the wrath of both your ex and the judge. Your divorce will be more straightforward and less expensive if you tell the truth and reveal all your assets.

### **Pitfall #5: Ignoring Tax Consequences**

Though divorce is not a taxable event you have to report on your tax return, it can still have tax consequences. If you've owned your house for a number of years, it's probably gone up in value. You are probably better off selling the house while you and your husband still own the house together, so you each can claim capital gain exclusion.

Another huge asset in most divorces are the retirement plans. Dollar for dollar, money in retirement accounts is generally worth less than money in bank accounts, since retirement money will be taxable when withdrawn.

Other assets that might have hidden tax traps are securities that are worth much more than they cost, stock options, annuities, cash value of life insurance policies, and vacation homes. Your lawyer is versed in marital law, and may not

know all the ins and outs of current tax law. Your situation may require the help of an accountant to determine if you are really getting a good deal.

### **Pitfall #6: Not Taking an Active Role**

During divorce, being uninformed can be very, very expensive. Learning as much as you can and negotiating directly with your husband, if possible, will help you recover more quickly from the divorce. That is because you will have a healthy sense of control over the process, be focused on practical things, and be working with your ex to get things done. Taking an active role in the negotiations will help you to reach a better settlement than "letting the lawyers handle it." You will have less conflict and litigation after the divorce, better compliance from your ex, and better sharing of information about the children. Don't be a passive observer of your own divorce. Your lawyer may give you legal advice, but all of the decisions are ultimately up to you.

Here are some recommendations for being active in your divorce:

- Read a book on divorce, even if you plan to use a lawyer.
- Take a divorce class, such as Second Saturday, at a local college or university.
- Share financial information related to divorce with your spouse.
- Set appointments with your spouse to discuss specific issues. Prepare an agenda ahead of time, meet in a neutral place, set the length of the meeting and don't exceed it.
- Take a class in negotiation skills or in dealing with difficult people. Chances are you'll need both during this challenging time.
- If there is something you don't understand, ask. Don't make assumptions or jump to conclusions.

### **Pitfall #7: Mixing Money and Emotion**

During this trying time, it's easy to confuse your feelings with the facts. Try to be as dispassionate and businesslike as possible. View your lawyer as a paid professional rather than a friend or confidante. When your grief is overwhelming, go home or to a friend's house, not

to your lawyer, who is billing you at an hourly rate.

Make property division decisions based on your own long-term best interests, not out of revenge. It won't make you happy to declare war on your ex. Make an effort to bring the divorce to a successful conclusion with as little rancor as possible. A nasty divorce benefits only the lawyers.

### **Pitfall #8: Not Fighting for What's Yours**

Women tend to be supportive and sensitive to the needs of others, to build bridges, and to "make nice." These tendencies often get in our way during divorce. Divorce is about survival, not making friends. You have to insist on getting what you need and deserve. Even if you hope that you will eventually be able to reconcile with your ex, don't bend over backwards to make it happen. Stand up for yourself and get your share. If you reconcile, that's fine. If you don't, you'll still be able to take care of yourself financially.

Don't forget the four "gets" that can trap you. Fighting just to get even, giving up to get it over, being conciliatory to get him back, and trying to get your old life back. All these "gets" trap you into old ways of being, and rob you of your ability to move forward as a whole person in control.

Sometimes women don't feel entitled to a share of their husband's retirement. "He worked all those years and I didn't," one older woman told us. "Besides, he needs it because he's almost old enough for retirement, and he's been counting on that money." She was so busy focusing on his retirement, that she didn't realize that her own retirement years would be bleak, not golden, without her fair share.

### **Pitfall #9: Not Taking Control**

Going through a divorce can sometimes make you feel like the captain of a leaky boat on stormy seas — there seems to be a new crisis at every turn. Use this time of upheaval to start taking control of your life. Vow never to worry in the dark — if you can't sleep, turn on the

light, pick up a pencil and paper, and write down your worries. Then, you can go back to sleep and deal with them first thing in the morning. Listen to your lawyer, but make your own decisions. This is your divorce — so take control of the process!

### **Pitfall #10: Not Being Ready for the Worst**

During divorce, prepare yourself mentally for the worst that can happen. How will you cope if you have to move in with your parents? If the divorce lasts for years and you lose all of your money? If your ex remarries within two weeks, moves to Tahiti, and refuses to pay any support? Face the worst so what actually happens will seem easy by comparison. Don't panic and let your fears rule your life. Face them, and take control.

There's a story about an old mule that fell into a dry well. The farmer, thinking it wasn't worth the trouble to get the mule out, decided to fill the well with dirt. As he and his farmhands shoveled dirt into the well, the mule started to panic. But rather than giving up, the mule shook off the dirt as it rained down. With each shovelful that came down, the mule shook it off and then stepped up onto the accumulating pile. "Shake it off and step up, shake it off and step up, shake it off and step up," he repeated to encourage himself. Bit by bit, step by step, he fought panic and kept on going. Eventually the old mule, exhausted but triumphant, made it to the top and walked right out of that well. The moral of the story: if you have a plan and follow it through, no matter how tough it gets, small steps combined with persistence will eventually get you out of the hole.

### **Pitfall #11: Not Developing a Career**

Many women put their careers aside to concentrate on their families. After divorce, you will probably need to figure out a way to support yourself and your children. Divorce is an excellent time to get some career counseling at the local job center, university, or community college. There's nothing like new knowledge and a fulfilling career to bolster your self-esteem.

### **Pitfall #12: Not Getting Good Professional Advice**

Right now, you need all the help you can get! Divorce can be very complicated, so don't try to do it all yourself. Get the best advice you can afford. Hire a lawyer who can give you excellent guidance, even if you plan to negotiate part of the divorce yourself. Engage a forensic accountant if you think there might be hidden assets. Find a good therapist to help you emotionally. Hire a financial adviser who specializes in divorce to help determine the best settlement options for you, as well as help you determine how to best invest the assets you receive in the divorce. Don't skimp now on matters that will affect the rest of your life. ■

*This article is excerpted from the book, It's More Than Money — It's Your Life!: The New Money Club for Women, co-authored by Candace Bahr CEA, CDEA and Ginita Wall CPA, CFP, CDFAT. Copyright © 2004 by Candace Bahr and Ginita Wall. Published by John Wiley & Sons, Inc. Candace and Ginita are co-founder of WIFE.org. Ginita is the originator of the Second Saturday program ("What Women Need to Know About Divorce"). Ginita is a nationally recognized expert and a frequent speaker on the subject of women and money. She specializes in advising people through life transitions, including divorce and widowhood. Candace Bahr is co-founder of Bahr Investment Group and is known nationally as an advocate for women's financial independence. Much of Candace's practice centers on helping women after the death of a loved one or an unfortunate divorce. Visit Wife.org for more information.*

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training in marriage counseling. The reality is that marriage counseling is very different from psychotherapy—the therapist should have certain skills. Those without this training often take a mechanistic approach. They think couples are having a communication problem, or a particular conflict that needs to be resolved, instead of addressing the deep-seated, underlying issues that have to be uncovered first for counseling to work.

“Most counselors miss the intention,” my friend and couples therapist Wendy Wynberg, MSW, told me. “The counselor first needs to establish what each member of the couple expects from the marriage. You can’t just work on the details. First you need to see the forest and then work on the trees.” Wendy asks couples to relate what their marriage would be like if it were a movie, to discover what their fantasy marriage is. She often finds that couples are in two separate marriages. After each describes their ideal vision this way, she asks why they want the marriage to work. Only at that point does she explore what’s non-negotiable and what each can compromise on. None of the counselors we visited ever asked those kinds of questions.

Seek counseling if:

- You actually still love the guy and he loves you.
- You think he is willing to work with you in therapy.
- You think his affair will blow over and you’re willing to wait.
- He has remorse for what he’s put you through.
- You want to give it one last try.

Split if:

- He’s abusive, verbally or otherwise.
- He’s in love with the girlfriend and plans to marry her.
- He doesn’t care about your feelings.
- He’s willing to go to counseling only because you drag him.

## How to Find the Right Counselor

A New York Times study of the outcomes of marital therapy showed that 25 percent of couples are worse off after ending two years of marital counseling

**Unfortunately, most couples in trouble just haul themselves off to the local mental health clinic and see a counselor who may or may not have a degree or training in marriage counseling.**

than they were when they started; and after four years 38 percent are divorced.

These grim statistics are actually not set in stone if the couple finds an experienced therapist with an effective approach. Some approaches, such as Emotionally Focussed Therapy, claim a success rate as high as 75 percent.

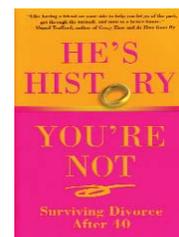
How do you find a good marriage counselor? “Shop around,” says Dr. Michael Zentman, director of New York’s Adelphi University post-graduate program for marriage and couples therapy. “Ask if the person is trained in marital therapy. Meet them. Ask about the approach they use. A seasoned clinician should be able to explain what his or her model is all about. Then think about the fit. Are you and your husband comfortable with this person, do you both feel a connection?”

Some Questions to Ask

- Are you trained in marital therapy?
- Where did you get your training?
- What approach do you use? A seasoned clinician should be able to explain what his or her model is all about.
- What’s your rate of success?
- Can you give us an assessment of our marriage and the chances of saving it?

Pay attention to whether or not the therapist has shown any insight into what makes the two of you tick. The counselors we went to all seemed clueless about the dynamics between us.

There are several types of couple’s therapy that have good track records and specific theories that underlie their particular method. Therapists who use these approaches don’t just work haphazardly, but have a specific set of tools they use with all couples. A few have books written by their founders that you can read to find out about the approach before you try it. Even more importantly, they all have Web sites where you can find lists of therapists all over the country trained in the particular method. Instead of searching the Yellow Pages, call the therapists in your community who are trained in one of the specific types of therapy that appeals to you and your husband. If there’s more than one, talk to a few and pick whomever seems the most personally compatible. ■



*This article has been edited and excerpted from the book He’s History, You’re Not by Erica A. Manfred. This book is for every woman who suffers*

*the anguish of a ruptured relationship. Erica Manfred has written for Cosmopolitan, New York Times Magazine, Ms., Parenting, Woman’s Day, and Bottom Line/Personal. She runs a women’s divorce support group in her hometown of Woodstock, New York. For more information, visit [www.ericamanfred.com](http://www.ericamanfred.com).*

**For more articles on the various couples therapies discussed here, please visit:**

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- [www.divorcemag.com/articles/Considering-Divorce/Emotionally-Focused-Therapy.html](http://www.divorcemag.com/articles/Considering-Divorce/Emotionally-Focused-Therapy.html)

**I**t's a brave new dating world out there. If you haven't ventured out yet, take a deep breath and brace yourself. The good news is, there are lots of options and possibilities. The bad news is, this doesn't really make it a whole lot easier.

One of the biggest challenges facing 40+ singles dating today is the whole idea of "blind" dating. For many of us, we met our former husband or partner when we were still in school or shortly thereafter, when there were still lots of single guys all about our own age and we were all hanging out together. You probably met a guy in one of your classes or through friends. You kind of liked him, and you thought maybe he liked you. You started flirting with him and he responded. There was a whole dance of flirting back and forth so that by the time he finally asked you out, he was pretty sure you'd say yes. You both knew by the first date that there was mutual interest.

### **It No Longer Just Happens**

So many of the women we talk to say they hate the idea of having to look for men. After all, they never had to do it before, 30 years ago when they last dated! They feel it's too contrived, too unnatural. Men should be out hunting for women, not the other way around. They don't want to make any special effort to find men, they will just meet them when the time is right. Somehow they will be found.

As much as we would like it to just happen "naturally", we'd like the knight in shining armor to ride up to our front door on his white horse, it's highly unlikely that he will do so. You have to get out there and put yourself in their way.

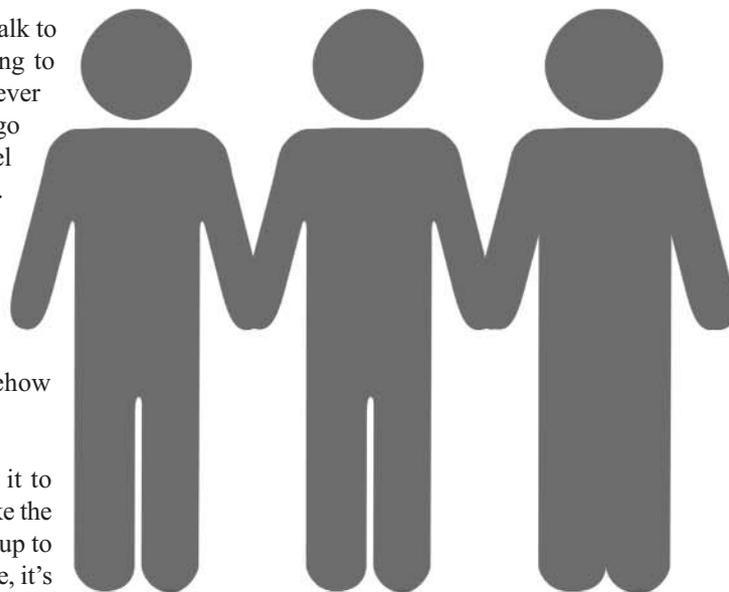
### **Can you Really Trust your First Impression?**

When we were younger, we very often had the opportunity to get know someone first, as a friend of a friend, classmate, etc. and then, as we got to know the person, the attraction grew.

# Where To Find MEN

**Dating is not for the faint of heart. Here are the major options in where to meet men.**

By Gloria MacDonald and Thelma Beam



Unfortunately, with dating today, we seem to be looking for that magic attraction first, then we get to know someone if and only if that attraction is there. They never have a chance to grow on us. We only respond to our first impression of "attracted — not attracted". The danger here is that our unconscious mind immediately adopts this belief and we don't get a chance to replace it with a new belief based on experience with the other

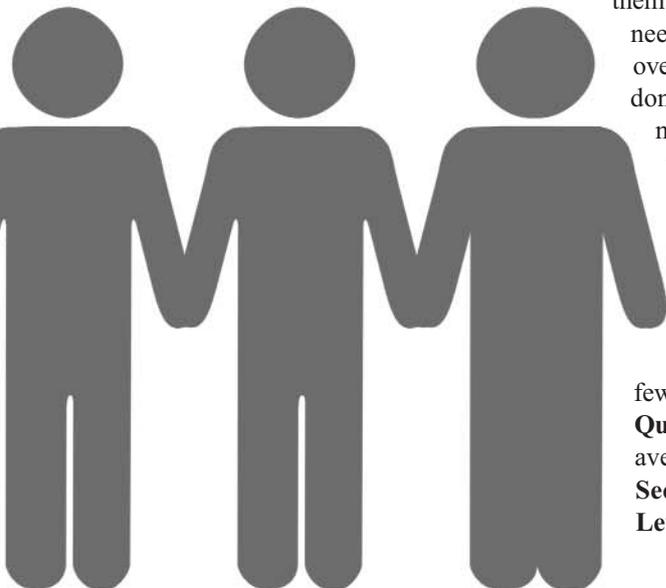
person, because there is no experience. We have already moved on. This is definitely backwards.

It's sad that so many people say "I just know in the first 30 seconds if there's anything there." The fact is it's impossible to know in the first 30 seconds anything except a knee-jerk reaction, which is NOT a reliable indicator of the possibility of a lasting relationship.

Some women seem to think that all men make decisions based on the first 30 seconds of meeting a woman. In fact, we don't see any gender bias on this. We can't urge you strongly enough not to make a decision about whether or not there was any chemistry based on meeting someone one time.

So, how do you even find a man with whom to go out on a "date" (remember, it's really a meeting, not a date) in the first place? There are lots of ways in which you can potentially meet men today. We highly recommend you do as many of them as you can, to increase your opportunity of finding Mr. Right. You're going to have to force yourself to get out of your comfort zone and do new things. If you're not willing to do this, don't be surprised when you get the same results you've had to date — NOTHING.

Here are the major options in where to meet men:



### 1. The "Natural" Ways

Your Personal Network - Dating Friends and Relatives of Friends and Acquaintances

**Cost:** FREE  
**Quantity/Availability of Men:** Usually pretty slim  
**Quality of Men:** Broad range  
**Security/Personal Comfort Level:** HIGH

If you're serious about finding a partner you should definitely be using your personal network of friends, family members, co-workers, neighbors and just about anyone else you know. In order for this to be effective, you need to be able to actually talk to your friends, relatives, neighbors, and associates about the fact that you're actively looking for someone and ask them to be on the lookout for you. The more you talk to people about the types of things you like to do, your hobbies, activities, interests, the more likely it is that you'll make them think of someone they just hadn't thought of before.

The biggest downside of this source is that it can be tricky to tell a friend that their husband's cousin's wife's brother isn't exactly your cup of tea. Sometimes friends, with all of the best intentions in the world, will introduce you to men who make you come away scratching your head saying, what were they thinking?

Obviously, if everyone could just rely on their personal network to help find them Mr. Right, there wouldn't be a need for a dating industry that's over half a billion dollars a year. So don't be too disappointed if you need to do more than count on your friends to find a partner.

### 2. Singles Events

**Cost:** \$ - \$\$  
**Quantity/Availability of Men:** Usually significantly fewer men than women  
**Quality of Men:** Below average - average  
**Security/Personal Comfort Level:** MEDIUM

There are a broad range of singles events available today. These include things like singles dances, hiking groups, golfing events, skiing clubs, volleyball, softball, basketball leagues, wine tastings, museum, symphony, or opera groups and travel groups. Some activities, like golfing events, softball and basketball leagues will draw more men, but generally speaking, men aren't joiners. Men socialize differently than women do. With the exception of team sports,

men don't tend to do things in groups. When was the last time you saw a group of guys getting together to go to dinner and the theater together? It just doesn't happen. With most of these activities there are far fewer men than there are women. The men who do go to singles events tend to be a little lower on the socio-economic scale, in our opinion.

Having said this, if you're interested in a specific activity, and chances are you're going to be doing it anyway, why not join a singles group that does this. In a worst case scenario, you'll enjoy the activity and meet some interesting women. And you may just meet a wonderful man.

### 3. Dinner Events

**Cost:** \$\$ - \$\$\$  
**Quantity/Availability of Men:** Average  
**Quality of Men:** Average - Average +  
**Security/Personal Comfort Level:** MEDIUM

Most good dinner dating companies make sure there are equal numbers of men and women at any dinner. Typically there would be six to ten people at a dinner. If you're looking at joining one of these services, make sure they do make this guarantee, also see that they have age appropriate groups. You don't want to be stuck with men that are way too old or way too young for you. We also recommend that you see if you can use a pay-per-dinner service, so you can check out the quality of the men that come to the dinners. See if the company does any type of screening or interview with people. What criteria do they use for choosing people for any given dinner party?

### 4. Speed Dating

**Cost:** \$ - \$\$  
**Quantity/Availability of Men:** Good  
**Quality of Men:** Medium - Low  
**Security/Personal Comfort Level:** Low - Medium/Low

Speed dating is perhaps a slight step above online dating. There are equal numbers of men and women at the events, or very close. There's no screening done other than on age range. Similar

**It's sad that so many people say "I just know in the first 30 seconds if there's anything there." The fact is it's impossible to know in the first 30 seconds anything except a knee-jerk reaction, which is NOT a reliable indicator of the possibility of a lasting relationship.**

to online dating, it's largely a visual medium. It's a game of who looks best in three to five minutes or so. It's all about first impressions and not much on substance. However, you do get to meet quite a few people in a short time frame at relatively low cost. Most speed dating groups skew younger and are targeting the under 40 crowd. Check carefully to see if any speed dating event you go to has age appropriate men.

## 5. Dating Services

**Cost:** \$\$\$\$

**Quantity/Availability of Men:** Low

**Quality of Men:** Broad range, tends to be higher

**Security/Personal Comfort Level:** MEDIUM HIGH

Dating services are the most expensive medium to use, but can result in a more secure and pleasant experience for you. A good service should have an extensive interview/screening process. With the exception of introductions from friends, this should be the source which would provide you with the highest level of security, personal comfort, privacy, and confidentiality.

Most services have significantly more women than men in their databases. You should ask this question and make sure you get a straightforward answer. Again, men are not joiners, so they tend not to join dating services. How does the service get the men? Does the service have men in the appropriate age range for you? Many services, but not all, have a challenge finding men for women 45+. Be sure you understand exactly how the service works. Many services do not use pictures. How much information do you find out about a possible introduction prior to meeting them? How is an introduction made? Does the man contact you, or do you have to contact him? Do you have the right to accept or decline an

introduction without the introduction "counting"? Is there a feedback process? How personalized is the service you're paying for? Does the person interviewing you do the matching, or is there a computerized matching department? How much information does the service know about you? Are you comfortable that they have a solid sense of who you are and what you're looking for?

With a truly good, highly personalized, dating service, your chances of finding a great match are probably higher than they would be with any other type of service we've discussed. The price can range from \$500 to \$250,000 for these services.

## 6. Online Dating

**Cost:** \$

**Quantity/Availability of Men:** High

**Quality of Men:** Broad range but tends to be lower

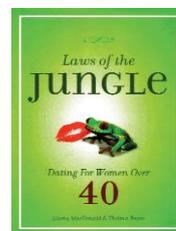
**Security/Personal Comfort Level:** LOW

Online dating is obviously extremely popular, and relatively inexpensive, though time consuming. Its popularity is both a blessing and a curse. The good news is that there are millions of people in North America on online dating sites. In any twelve month period approximately 45 million North Americans will give internet dating a try. So there are lots of possibilities, lots of people to choose from. The bad news is, because there are so many people to choose from, finding just the right person for you can be like finding a needle in a hay stack. Many of the online sites are working hard to develop personality profiling tools to help fine tune the search process.

Even personality profiling tools won't help with one of the very significant challenges of online dating, the problem of people misrepresenting themselves.

Unfortunately, it's way too common for people to lie about their ages, shave pounds off their weight, post pictures of themselves from years long gone by, and exaggerate their job title and/or income level. Online dating is a visual game. It's all about who's got the best picture posted.

We suggest you check out a variety of sites. You should look at some of the larger, mainstream sites, as well as several niche sites, if there are some that fit a particular interest of yours. We suggest using sites that give you more information on education, career, and income. You may want to try out one of the sites that uses some type of personality profiling. At least with these sites you'll know that the other person has put some time and effort into going through the survey to get their profile online. We suggest that when you've found a profile that interests you, you have relatively brief email and telephone interactions with the purpose of trying to set up an opportunity to meet for a coffee or drink in a public place. ■



*This article has been edited and excerpted with permission from the book Laws Of the Jungle: Dating for Women Over 40 by Gloria MacDonald and Thelma Beam. Gloria MacDonald is a Matchmaker, and the founder and CEO of Perfect Partners, The Personal relationship Executive Search Firm, a dating Service for 40+ professionals and a new online dating site, www.PerfectPartnersOnline.ca. Thelma Beam has been a psychotherapist in private practice for 8 years. She specializes in helping men and women with relationship issues, individually and in couple counseling. For more information, go to www.LawsOfTheJungleDating.com.*

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This collection of brief essays draws upon the ancient teachings of Lao Tzu, reminding mothers of the fundamental truths that prevail when every other piece of parenting advice fails.

# The Tao of MOTHERHOOD

By Vimala McClure

**P**arenting is a spiritual path that can bring you great pain and great joy and that can have a tremendous impact on your personality and behaviours. Children, unknowingly and with innocent trickery, teach us the deeper knowledge of how to be a true human.

## Oneness

Tao is the oneness of all things.

You and your child come from One and journey towards One. You are essentially the same.

Right mothering springs from this knowledge: the One in either responds to the One in both. The bond is oneness, and cannot be broken.

When doubt and uncertainty arise, return to this simple truth.

Be in oneness, and the illusion of separateness dies.

Be still and allow unity to be revealed.

## Perspective

Remember, you and your child are travelers through infinite time. How you interact is important

enough to change lifetimes of karma; yet it is an insignificant drop in the ocean of relationship through which you move.

Keep in mind the endless nature of being, and your journey will gain perspective.

## Feminine

Mother is the feminine principle. She represents the yin, the anima, the receptive, and the earth. Though she must at times take the role of the masculine principle, it is the feminine which give her power and from which she draws her strength.

She teaches her daughters to respect their feminine nature. She teaches her sons to respect their feminine side and thus all women.

The truly feminine mother never cringes or defers. Her strength is unshakable, like the earth upon which we walk but which can topple us with a single deep breath.

## Acceptance

Water benefits us without taking from us. It cleanses us, nourishes us, and calms our restlessness.

So is a mother to her child. From the moment of birth, a child's well being is her only concern.

A wise mother cleans and discards the child's waste without comment. The child's excrement, its tears, its rages, are all allowed to be discarded without emotion.

A wise mother does not judge her child.

## Love

Parenting is at times confusing. There will be moments when you truly do not know. Should you exert your authority or step back? Should you give advice or remain silent? Should you offer help or allow a mistake to be made?

When you cannot see what is happening, relax and look gently with your inner eye. The harder you try to take hold of the situation, the more difficult it becomes.

Let go. Trust in the Way which follows its own flow. Allow the Great to live in you and work through you for your child's greater good.

Return to the core: a relationship of love is more worthwhile than a philosophical position. When doubt arises, give way only to love.

## Healing

A mother must know how to assert her warrior side, how to wield power and make decisions, how to inspire discipline and set boundaries. But she must hold to the feminine to be truly effective.

The most powerful mothers are healers. Their surgeons' knives cut but do not sever. They nourish and listen.

A wise mother knows the One Consciousness works through her.

## Conflict

Your children will challenge you and your power. Do not use force or intimidation to manage them.

Remember, wars bring suffering to all. The winners and losers both have bitter harvests.

**When you cannot see what is happening, relax and look gently with your inner eye. The harder you try to take hold of the situation, the more difficult it becomes.**

When your child engages you in conflict, bring it full circle without physical, mental, or emotional violence.

Withdraw, be still. Try to understand what the child needs, whether it be a firm boundary or a listening heart. Then calmly exert your authority with love, end the conflict and restore harmony.

## Listening

A wise mother learns each day from quiet listening. Her parenting springs from her children's changing needs.

An average mother hears the lessons but wonders how to be, and forgets what she learns. She is often filled with guilt and is indecisive and irritable.

A foolish mother dismisses what her soul hears in favor of what the experts tell her. She is rigid and controlling, boastful and full of fear.

The best parenting springs from simple love. The wise attune themselves to a child's true need and steadfastly follow it. Thus, they cannot be called "permissive" or "harsh."

What is right for each child may not be right for all children. What is right cannot always be proven in a laboratory.

## A Road Less Traveled

Bringing up children in this way is easy to understand and easy to do. But not many parents are able to follow it.

The Way is ancient and follows truth. It is known to those who are truly human. But parents today have lost their roots and rely on the latest gimmicks and the opinions of medical technicians.

The wise are known only by a few. Their wisdom is concealed. The wise mother's precious gem is hidden in the pocket of her apron.

## Balance

When people are in harmony with spiritual laws, everything is in balance. The excess is reduced, the deficient is expanded, everyone's needs are met, and life is full of joy.

When we lose the Way, we lose our balance and life is full of pain. We take from those who do not have enough and give to those who have too much.

A mother who walks in balance has more than enough. She enters her children's lives and surrounds them with love when their heart-reserves are low. She allows them to do the same for her.

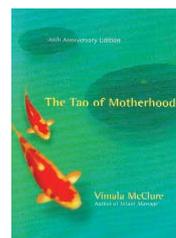
She understands the cyclic nature of things, the way the bow contracts and expands to receive and release the arrow.

## Honesty

Tell the truth.

Allow what is, and allow it to be known.

Bring your children up in a home that is clean and clear and honest. There is no greater legacy you can give them. ■



*This article has been edited and excerpted with permission from the book The Tao of Motherhood by Vimala McClure (published by New World Library).*

*Vimala McClure is the founder of the International Association of Infant Massage Instructors and author of "Infant Massage" and "The Tao of Motherhood". Visit [www.newworldlibrary.com](http://www.newworldlibrary.com)*

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## DEALING / CONTINUED FROM PAGE 9

there, backing me up, and I played the same role for her. We both shared a love: my husband. While that might bring out jealousy in some women, it only drew us closer. After a time we shared more interests: the children. We never argued.

At one point I decided I wanted her to live with us. I built an extension on my home and invited her to move in. Looking back, I now see my mistake. Things changed. Soon the old expression about “two women in the same kitchen” rang true.

It took about a year, but then I saw my marriage beginning to come apart. One night at 2 a.m., I got a call that my husband had been beat up after leaving a nightclub. She blamed me, calling me “a cold wife.” She later apologized, but it was clear that there was a side of her I’d never known. As the marriage crumbled this side of my mother-in-law came into sharper focus. Our arguments heated to the point where I had to call the police. She said things I could not forget. Now I wanted this woman, who I had cared so deeply for, to leave my home. Our relationship was over.

I had lost my husband and now my mother-in-law too. This was my children’s grandmother; others soon followed this break. It was what one would expect: his family lining up on his side, my family on mine. His family welcomed his mistress to Christmas dinner: a stranger in my spot.

None of this is easy on anyone. Each moment presents itself, and you feel each slight. For years your life has had a rhythm and ritual that moves through the seasons, with dinners, gifts, weddings, christenings, and all the rites from birth through death, along with holidays and traditions. Then a trusted in-law turns, and within days you realize that a whole world has split off, like a cliff falling into the sea.

## Go Where the Love Is

The easy thing to say is: be strong. The most important thing to say is: go to the friends and family who have stuck with you. When people turn against you,

go to those people who are true to you. Your real friends won’t ask you to spell out everything, or to prove anything. They will simply give you love. Always go wherever the love is. After our divorce was final, things improved a little. I spoke to my mother-in-law for the first time, and we managed to be pleasant to each other in front of the children. Among the rest of our families some softened, while others are still angry.

So many aspects of divorce don’t end with the two of you. So many others are affected. New partners enter the picture. Inevitably people look at the date you bring to dinner, and compare. This too can be painful. Remember what anyone new in your life has to face in such situations. Though the comparison often works in their favor, being scrutinized is never easy. Also, there will always be those who assume that, if you made a mistake once, this new one must be a mistake as well. Take such attitudes with the grain of salt they deserve.

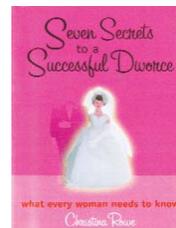
## Keep Cool and Be Civil with Your Ex

Sometimes you hear things from your children that they heard from your ex’s friends or family. The sting seems amplified. If you hear something that is obviously twisted and wrong, you have a duty to speak up, but even then: keep cool. Sometimes a child is testing the waters, seeing what will make you react. Children do this to see how their changed world is settling. If you are always honest with your children, and make sure they know you are speaking out of love for them, that world will settle into a rhythm where everyone can live a little easier. Remember, your children deserve to maintain a healthy relationship with all their grandparents, aunts, uncles, and cousins.

Even in the worst divorces there has to be a time of healing and acceptance. If you have children, you should do all you can to maintain a civil relationship with your ex and his family. For a time you will feel all the venom that raises in a fight, but once the fight is done, don’t hang onto the bitterness. Think of the children. When faced with someone you felt anger toward, force a smile, say

hello, and be courteous. You may find that wounds are healing. If not, you won’t have deepened those wounds. You do not have to like anyone you don’t want to like, just be friendly enough to put everyone at ease.

Forgiveness often grows out of the small things: courtesy, a smile, and a pleasant word. But in the end, no matter how painful, you need to do what is best for the children. Those of you without children have the luxury of walking away, but in the long run even this can be a trap. While this might seem liberating, hurtful feelings will eventually catch up with you. Unresolved anger will turn into long-term bitterness, spilling over into other areas of life. If you find yourself well beyond a simple, clean, childless divorce, and you still feel hostility and anger, you may need counseling or just a heart-to-heart talk with a friend. Work through the loss you have experienced, grieve for those you have lost, not just your spouse. Try and get to a place of forgiveness or at least indifference. When you no longer feel hate you will be free. ■



*This article has been edited and excerpted with permission from the book Seven Secrets to a Successful Divorce, by Christina Rowe (JGA Publishers).*

*She shares her story and gives specific tips and recommendations on how not to be taken advantage of during the divorce process. Christina Rowe is an international authority on women and divorce. She champions a new women's movement, providing psychological, legal, and spiritual support for women who face the transitional process of divorce. To read a free chapter of Seven Secrets to a Successful Divorce, visit [www.secretsofdivorce.com](http://www.secretsofdivorce.com).*

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## One of the most powerful lessons in life is the knowledge that we have control over one person and one person only: ourselves.

ACCEPTANCE / CONTINUED FROM PAGE 13

within every individual. If we look at the inner child within a person, forgiveness is a given.

### 10. Make Conscious Decisions; Utilize Free Choice

When you do the inner work of divorce recovery, you tend to attend to many things that have been unresolved for years. You become more conscious of your actions and your choices. You become aware of the subconscious and how it can run your life. When you learn to observe the constant mind chatter that goes on inside your head, you learn that the mind chatter is not us, it's just chatter.

Making conscious decisions based in free choice means that we are not letting our mind chatter, our past, our emotional wounds, or our interpretations of reality run the show. We take control of our lives. Conscious living allows for incredible freedom and the ability to create extraordinary changes.

### 11. Find the Gifts of Your Divorce

Everything that occurs in our lives and everything that we are (warts and all) has a hidden gift. If you speak to someone who has survived divorce and has gone on to create a vibrant life based upon their own passions and values, they will certainly tell you that their divorce was the best thing that happened to them. That may not be true for you, but there is a gift waiting for you to find. My ex likes to say that he is responsible for my new career, and to a certain extent, he has played a part. Often it takes a good whack on the head to awaken us to life's possibilities and our own happiness.

It's the old adage: Every cloud has a silver lining. It is true. Search for the gifts of your divorce, and it becomes yet another step toward a successful recovery from the trauma of divorce.

Successful divorce recovery takes inner work. Much like a flower, the work that takes place

under the ground, invisible to the human eye, is the crucial aspect. Without that subterranean work, there would be no flower. The reward of the flower depends on the inner work of the seed and the root system. It is the same with humans. Do the inner work, and you'll see the outer rewards. ■

*Shelley Stile is a Divorce Recovery Life Coach who specializes in working with women looking to let go of the pain of their divorce and create new and vibrant lives. Shelley works with clients on the telephone, so you can be anywhere and get coaching. She also holds teleseminars and publishes powerful e-books on life after divorce. She is a member of the International Coaches Federation, the governing body for Life Coaching. Shelley trained with the Coaches Training Institute and the Ford Institute for Integrative Coaching's Spiritual Divorce Recovery. For more information on Divorce Recovery Coaching, visit [www.changecoachshelley.com](http://www.changecoachshelley.com).*

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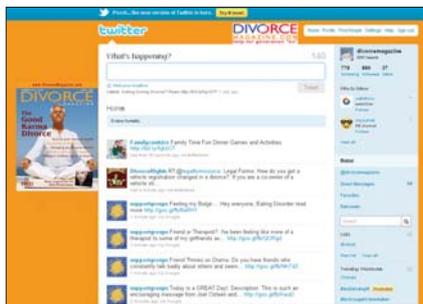
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