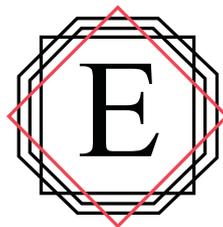


WOMEN'S DIVORCE GUIDE



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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 helpful and supportive articles, book excerpts, advice, and insights that focus exclusively on women's divorce issues. It's a treasure trove of compassionate and credible information designed to support and empower you as you progress through your divorce – and into a brighter future.



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BETRAYED

Allow yourself to heal from the trauma, stress, grief, and betrayal of infidelity before deciding whether your next step is marriage counseling – or divorce.

By Sheri Meyers

“**I** got ‘punched’ again today. I thought I was doing really well, handling things better and not thinking about the betrayal, and then suddenly a whole deluge of emotions came flooding in as I remembered the texts and love letters my husband sent to his so-called ‘friend’. I feel betrayed all over again. Will I ever get over this?”

Betrayal smashes your world to the very core, throwing you into the depths of despair. Added to this, you can feel totally alone and isolated since the one person in the world you were building a life with has completely trashed your feelings and emotions.

Your precise reactions – your thoughts and feelings – will depend somewhat on whether your discovery of the infidelity was a total shock or you had been suspicious for some time.

The trust you might have once shared is now on life support. The fact that you were betrayed, the fact that you let this go unnoticed for however long it was may lead to you doubting yourself. Betrayal is tied into abandonment and loss. You may want to hurt your spouse, get even, or walk away.

The physical and mental state you are in might be overwhelming. Your body shakes and shivers, your heart pounds, your stomach aches. Your mind races with feelings of anger and shock, disappointment and hurt, confusion, and despair, shame and disbelief. Your self-esteem and your sense of relationship continuity, emotional safety, and trust may be completely rattled to the core.

These feelings are real signs of the pain and hurt within and need to be faced rather than suppressed. However, try not to act on feelings alone.

Right now is a really bad time to make life-changing decisions. Initially, surviving infidelity means nothing more than letting the fog lift. Give yourself some time to calm down a bit, feel your feelings, get your thoughts straight, and take care of yourself. Only when you start to feel a little better can you begin to consider what your next step should be.



Knowing What to Expect Makes the Passage Easier

Life is always easier to handle when you have some idea of what you may be subjected to at any given moment. Once you have experienced a deep betrayal such as this, it is not unusual to:

- Cry at the drop of a hat.
- Experience a deep sense of loss.
- Feel irritated and angry with trivia.
- Feel like everything is too much of an effort.
- Evade people who you do not want to inform.
- Not have the energy to consider how to get over the affair.
- Have difficulty thinking, concentrating, and retaining information.
- Be consumed by a sense of hurt and anger and even vengefulness.
- Feel tired all the time and have sleep problems (too little or too much).
- Experience physical reactions such as nausea, diarrhea, shakiness, binge eating, or not wanting to eat.
- Feel overwhelmed with strong emotions – uncertainty, fear, rejection, shame, loss of hope, disappointment, agitation, irritation, anger, frustration, sadness, and despair, amongst others. I have never met anyone who hasn't experienced these emotions (in some blend) after the discovery of an affair – the journey to healing is often like a roller-coaster ride. At times you may feel like you're progressing quite well, only to be activated by a reminder and whoosh, the pain is back as if it just happened. Don't be disheartened. It doesn't mean you aren't healing: it means you're normal.

Tips for Dealing with Emotions

Feel your feelings, do not ignore them. Left alone and unhealed, they will only make you calloused and afraid. Here are some tips for handling your emotions:

- Deal with your feelings head-on, the sooner the better. Take a strong, proactive stance.
- Write down your thoughts and feelings in a private journal, try putting your emotions to the page. A 2003

British Psychological Society study indicated that writing about emotions might even speed the healing of physical wounds. If journaling about pain can heal a physical injury, think about what writing might do for your broken heart. Write down your thoughts and feelings about your partner's unfaithfulness.

- Tears are healthy. If they aren't coming naturally, put on some blues-type music or watch a sad movie.
- It's okay and healthy to laugh. Watch some funny movies or TV shows. Spend some time with people who make you smile. Life goes on in spite of heartache and unfaithful partners.
- Ask all the questions you want. Talk with your partner about the infidelity. Ask the questions you need to ask and be understanding that your partner may not have all the answers just yet as to why the infidelity took place. Keep dialoguing, sharing, expressing, inviting, and listening.
- See a counselor. Talking to an objective third party will help you process the situation and will stop you from being too hard on yourself.
- Avoid the blame game over who or what caused the infidelity. It's just wasted energy. That includes blaming the third party. It won't change anything.
- Transform your anxiety into gratitude. Gratitude transforms fear and pain into something else. When you're in angst over loss or filled with fear, name five things you're grateful for. It's a way to become present with yourself and connected. Allow yourself time to concentrate on what is good and right in your life – there is something in your life to be thankful for. Relish those things with regularity. This strategy works miracles for bringing a person out of any gloomy mood.
- Take a break from your worries. Make time for some feel good activities – anything from having a cup of coffee with a friend to taking the kids to the zoo, getting a massage, or playing a round of golf. Get out and about, break the routine, and enjoy the adventures without relationship woes or discussions to contend with.

- Learn how to relax. Just thinking about relaxing is a good thing. Saying the word “relax” to yourself is a great thing. Actually relaxing is the best thing. Remember, it's one breath away. Tell yourself, “I am calm” “I am safe” “I can handle this” over and over again.
- Learn the art of taking one-minute vacations. Anything from smelling a flower to petting an animal can help take you away for even a minute, which starts the process of feeling free.
- Give to others. Kindness and charity, no matter what you feel like inside, is a win/win. Doing good, feels good. Studies show that the happiest people are ones who give the most happiness to others. When you're depressed, anxious, or stressed, there is a high degree of focus on the self. Focusing on the needs of others literally helps shift your thinking and your mood from victimhood to empowerment.
- Get an ego boost. To move on from the psychological self-hatred, try some retail therapy, get a new haircut, buy some new clothes. Move on from the doldrums and make yourself feel special.
- The sounds of silence. After you have done a chore, run an errand, or completed a call, take some time to sit and be – no noise, no music, nothing. Silence. It is amazing how rejuvenating this is, and also how inspiring. You never know what solution might pop into your head when you have a moment of silence to yourself.

Manage your Thoughts and Thinking

Clarify your priorities. Write a list of what you need to get done and then do it. Remember that some things can wait, and if they can't, then get them done as soon as you can – but be gentle with yourself.

Do the least amount of work possible to meet your priorities. Whether it's cooking dinner for the kids or getting a report done for work, choose the simple meal and get the report done so it covers only what is needed. Neither of these needs to be perfect, they just need to be completed.

Give yourself permission to not make any important decisions right now. Most decisions can wait until you have sorted through the emotional mess. The relationship might be shaky, it might be over, but you do not have to decide what to do about it just yet. If you've already temporarily separated from your partner and you're worried about financial issues, then you may need to hire an attorney to get a temporary order forbidding disposal of any marital assets along with a support order if you are financially dependent. However, if you must take this route, be firm with your lawyer – tell him or her that this is just for your peace of mind and that you do not plan to make any decisions soon.

Take Care of Yourself

If someone you loved was traumatized, how would you take care of them? How would you hold them? What would you be telling them? This is the time to take the energy you've invested into your now traumatized relationship and put some of that energy back into nurturing yourself.

Rebuild yourself from the ground up. Be very kind and gentle with yourself. Balance is the key to getting through this experience of betrayal. Practice self-love CPR: Care, Protect, and Resuscitate your body, mind, and spirit. Looking after your body will look after your mind.

Here are five tips for you to try:

1. **Do not abuse substances or medications.** Substances (drugs, alcohol, cigarettes, coffee) are devastating to your body and mind. Medications should only ever be taken in accordance with the dosage recommended. In times of stress it may be tempting to over-medicate or abuse, but this will only impair your sleep patterns and cause you to spiral downward into depression.
2. **Eat healthily and regularly.** Eating well and drinking water are essential to your body receiving the nutrients it needs to function properly. Treat yourself as if you were your own child: eat good, wholesome meals that are

balanced and freshly made.

3. **Get plenty of sleep.** Sleep is essential for you to function in an optimum fashion – both mentally and physically. If you are having trouble going to sleep because of punishing, pain-producing thoughts, try this: keep a journal by your bed, write down your anxieties, and imagine them flowing out of you and onto the paper. Say, "I fully release you and let you go. I give myself permission to peacefully sleep."
4. **Let yourself laugh.** The simple things can make you smile – time with friends or even a child you enjoy, a movie, a massage, a picnic in the park or a snowball fight. Do whatever you can do to get you out of your zone and put a smile on your face. One smile leads to another, and then to another.
5. **Exercise.** Exercise is the enemy of stress, depression, and anxiety. It is the natural way to calm your body and alleviate the negative emotions that you may be feeling. Do something physical for your body every day: park far away from the entrance to the supermarket, take the stairs instead of the elevator, walk to work. Try to get in 30 minutes of exercise a day to raise your temperature and lift your mood.

Your Relationship with Others

Surround yourself with friends. Don't try to get through coping with unfaithfulness unaided. Friends are your life support system, your allies, and your outlet. Do not try to cope with this alone. Spend time with friends and talk about everyday stuff, not just this stuff.

Don't be mistrustful of everyone. Just because one person let you down does not mean everyone will. Do not let this upset cause you to become a bitter and angry person.

Set boundaries with friends and family. It's okay to say, "No." Even the most well-intentioned person can become an irritation if you do not speak up. If your best friend is too forceful in their opinions and they won't listen when

you say, "I really don't want to talk about this now," then assign them another chore; perhaps taking care of the kids for a few hours while you spend some time alone. They want to help, but they might not know how to – so tell them!

Do not hang around sad people. Misery might love company, but that doesn't do you any favors right now. You will only end up absorbing their sadness and distress, and you have enough to deal with on your own. Be sure to surround yourself with people who will uplift you.

Final Tips

- As much as you may feel alone right now, it is imperative that you are not.
- Make wise choices about who you surround yourself with and be firm.
- Ask for help or talk to a friend who is good at listening.
- Friends are there to help, even if they don't know it.
- Look for the silver lining, not the cloud. ■



This article was adapted with permission from *Chatting or Cheating: How to Detect Infidelity, Rebuild Love, and Affair-Proof Your Relationship* (©2012) by Sheri Meyers, Psy.D. Dr.

Meyers is a licensed Marriage & Family Therapist in Los Angeles, CA. A relationship, infidelity, and life-transition expert, she is frequently interviewed by the media. For a free chapter from *Chatting or Cheating*, or to access helpful videos and articles, visit: www.chattingorcheating.com.

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Warning Signs of Infidelity

Here are some of the suspicious signs that your spouse may be having an affair.

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Knowing that you deserve better is the first step to recognizing you need to change your life and stop justifying your unhappiness.



Taking Stock of Your Marriage

By Lisa Thomson

Choosing to end your marriage is one of the most difficult decisions you can make, but it may be the best choice for your happiness and future. Consider that spousal neglect and the absence of love can be just as harmful as physical forms of betrayal.

Seriously thinking about the state of your marriage involves taking stock of your life. There is an ongoing stereotype that women are the ones who get left alone by the men in their lives and they are often viewed as the victims. However, women who decide to leave and deal with the consequences in a responsible manner are not victims. Choosing joy is a radical thought, thus negating the existing stereotype.

It's the Moments That Count

People will wonder if there was some traumatic event that led to your

decision to separate. Was he abusive, unfaithful, or did he lose all of your money? While these are legitimate reasons to leave, they are not the only legitimate reasons. What about the subtle putdowns, the forgotten Valentine's card, the ongoing choices he made to put you second, third, or last on his list? These examples may seem trivial compared to physical abuse or infidelity, but these events make up your everyday life. And if these moments are filled with unkind words and indifference, we finally realize these small moments are not so trivial. All small events, words, and moments add up. You begin to forget what it's like to

have someone love you, care for and appreciate you. Instead, you wake up every day empty and without love. The worst part is you begin to not love yourself.

Taking Stock of Your Marriage

Certain events, people, and unfulfilled needs may all contribute to your unhappiness. However, when you're in the middle of the storm, it's not always so obvious where these feelings are coming from. Generally, the neglected wife suffers quietly. This quiet pain is not defined as domestic abuse but something much subtler and just as devastating in the long run – neglect.

Separate the two roles your husband plays in your life: one as father and one as husband. If your husband is a good father and consistently displays devotion, reliability, caring, and availability to your children, then that will continue to be of great value during separation. However, being an excellent father should not preclude his love for you and should not make you a prisoner to his neglect and rejection. If you are married to your children's

father but are missing a lover, you are missing a huge ingredient to a happy relationship.

Knowing that you deserve better is the first step to recognizing you need to change your life and stop justifying your unhappiness.

It's hard to be objective in analyzing your marriage and life in general because you're in the middle of it. You start to believe your marriage and the abuse – no matter how obvious or subtle – is normal. Living every day with abuse or neglect blinds you by its familiarity. Give yourself the time and consideration required to make a decision about the future of your marriage; try to be self-aware and refrain from making excuses for your spouse's bad behavior or neglect. The bottom line is that no one can judge your life except you. You have to decide if your marriage is worth saving; make the decision using both your head and your heart.

Consider the effect your marriage is having on your kids. Many people believe the fallacy that they “must

stay together for the kids.” But what are your kids learning from your struggling relationship? So few of our children are learning the meaning of love and too many are learning to expect disappointment and conflict – or worse, indifference.

Also, don't underestimate the detrimental effects of marital stress on your physical health. It is scientifically proven that emotional stress can lower your immune system and make you more prone to illnesses and infections. Living with love and passion is only possible when you have your health. Taking stock of your life, specifically your marriage, is not an easy thing to do and may take years to accomplish. It requires telling the truth to yourself and listening to your inner voice – one of the most difficult things you must do to live an authentic life.

True Love and Your Life

A good way to evaluate your decision to leave is to refresh your memory on the meaning of true love. Do you believe in true love? What role does love play in your life?



Taking stock of your life, specifically your marriage, is not an easy thing to do and may take years to accomplish.

Have you ever known a person you are inextricably drawn to by a connection spanning all facets of your life? If this describes the love you've had with your husband, you are lucky and maybe that love is not dead. Thinking this over carefully and identifying where your marriage went wrong should be your next step before ending the marriage. But if you know in your heart that you and your husband never shared true love, then it is time for you to consider moving on. You won't be able to find true love without taking a risk. Give yourself the chance to have it, experience it in all of its pain and glory, starting with loving yourself.

If you do not believe in true love, then consider your first love as loving yourself. Leaving your marriage for someone else rarely works; however, leaving a marriage to love and care for yourself makes sense.

In a loveless marriage, you are taught every day by your partner how to put yourself last until you believe you're not worthy of being loved. In leaving a loveless relationship, you give yourself at least a chance to find love. Remember: if you don't have love in your life, it's unlikely you'll have any to give to others. Start believing in yourself today and ponder the meaning of true love for you as an individual.

Perpetuating the myth that marriage is a struggle does not lead you on your authentic path and only serves to justify a bad marriage. And if marriage is a struggle, how much of a struggle is acceptable and how much is too much? Is it too much when he puts you down regularly or only when he uses his fist to make a point with you? You can see how accepting marriage as a "struggle" is a slippery slope.

If you believe you're entitled to happiness, start making changes now. Don't forget to believe in love and in yourself.

Give yourself the time and consideration required to make a decision about the future of your marriage; try to be self-aware and refrain from making excuses for your spouse's bad behavior or neglect.

Let's stop normalizing unhappiness in relationships.

Historically, the marital institution was a tool of survival; previous generations believed that it was okay to be unhappy in it to serve the greater purpose. "Until death do us part" is unlikely in this modern age. Your decision as a young adult may be outgrown in your middle years. Conversely, maybe your decision will stick and you'll still be in love with the partner you chose so long ago. Nevertheless, you should shake the notion that your partner choice in your early 20s is a "must keep" until your 90s – especially when your marriage isn't working. In the event of a separation, you'll have to compromise some of the comforts of the marital institution, but having the confidence and believing you deserve more will make the compromise worthwhile in the long run.

If you believe you're entitled to happiness, start making changes *now*. Don't forget to believe in love and in yourself. Think about your health and what you are teaching your children by staying in a failing relationship. Listen to your instincts. Choosing to break up your family is one of the most difficult decisions you will make in your lifetime. But once you have come to it, it will be with certainty: certainty that you are ready to embrace the changes, challenges, and joys of starting a new life. Remember, you are not a victim

in your own life but a hero. Will the world come to an end if you seek happiness? Of course not. In making your decision, you begin your journey today. Choose joy! ■



This article has been adapted with permission from *The Great Escape: A Girl's Guide to Leaving a Marriage* (© 2011 Blossom Publishing) by Lisa Thomson. Lisa

began writing this book one year after choosing to end her own marriage. She wrote with the goal of providing practical tips and sharing her personal experiences with divorce, love, law, and parenting. She also offers advice on co-parenting, budgeting, and hiring a lawyer. You can read her blog at: www.lisathomsonlive.com.

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Dealing with Friends, Family, and More During Divorce

By Christina Rowe

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 more subtle.

In 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 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's 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 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

Sometimes a child is testing the waters, seeing what will make you react.

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 don’t 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 *Seven Secrets to a Successful Divorce* (JGA Publishers) by Christina Rowe. Christina 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*, visit www.secretsofdivorce.com.

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When you get married, you also take on your spouse’s relatives and friends to a greater or lesser extent. When you get divorced, do you have to “divorce” your spouse’s friends and family – and vice-versa? Here are some great tips for the divorcing couple – and their families.

www.divorcemag.com/articles/in-laws-and-outlaws

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www.divorcemag.com/articles/your-family-and-friends-whos-in-control-you-or-them

Your Financial Divorce

Here are six financial steps women should take to prepare for divorce.

By Jeff Landers, CDFA™

The early stages of divorce are typically characterized by strong emotions such as betrayal, anger, shock, numbness, panic, and confusion. Regardless of who initiated the split or how long trouble was brewing in the marriage, the decision to proceed with divorce can still rock you to your core; and if you're like most women, you're now struggling with the nagging question, "What should I be doing to ensure the best possible outcome for me (and my children)?"

As a Divorce Financial Strategist™ who exclusively works with divorcing women across the country, my advice is to start organizing your personal finances right away. By taking a few relatively simple steps now, you'll undoubtedly save yourself many serious headaches later. Here's my short list of the six key financial steps you need to take as soon as you possibly can.

1. Collect Financial Documents

As I outline in the "Divorce Financial Checklist" (starting on the next page), preparing for divorce requires gathering all the relevant documents related to your bank and brokerage accounts, credit cards, mortgages, tax returns, etc. Make copies of the year-end statements from these accounts so you can start tracking expenses, and then take all of these documents to a trusted friend/family member, or store them in a safe deposit box that your husband can't access.

2. Check Your Credit Report

Be sure to keep a watchful eye on your credit-card statements, and if you haven't already done so, request a copy of your credit report. Once you have the report, monitor your score carefully so you'll be the first to know of any unusual activity. (Is your husband using your joint credit cards to take his girlfriend on a getaway vacation? Can you detect any other ways your husband is dissipating marital assets?) See my article, "How To Protect Your Credit Score During Your Divorce," for more tips at www.bedrockdivorce.com/blog/?p=85.

3. Research Divorce Professionals

Don't attempt to tackle divorce on your own. Instead, take the time to build a qualified divorce team. I recommend you start with these three players: a matrimonial/family law attorney, a divorce financial advisor, and a therapist/counselor. Research the divorce professionals and create a short list of candidates for each position. Schedule interviews with each top contender to make sure you are comfortable with both their qualifications and their "bedside manner." By their nature, divorce proceedings are extremely intimate, and it's essential that you feel personally at ease with every member of your team.

4. Open New Accounts in Your Name

As a single woman, you'll need your own bank accounts and credit cards in your name – but opening these accounts is best accomplished while you are still married. Go to a bank where you don't have joint accounts with your husband and open both a savings and a checking account. You'll need your own credit cards as well, and starting that process now while you are still married is extremely important. New federal regulations are making it more difficult than ever for women with little or no income to establish credit on their own. So prepare yourself for the possibility that securing credit could be somewhat time-consuming and is likely to require more than simply filling out an application or making a single phone call.

5. Establish Private Communication

From the onset of your divorce proceedings, you'll need to correspond regularly with financial institutions, divorce professionals, and others – and you'll want that communication to be private. Many women find it beneficial to secure their own post-office box for mail. (Just make sure you and



perhaps a trusted friend or relative are the only ones with a key.) It's likely you'll also want a new, private email account and perhaps a new mobile phone, as well. (Please remember to reset the PINs/passwords on any of your old digital devices and accounts.)

6. Remain Vigilant

Is your husband explaining away mysterious purchases or time away from home – and dissipating family assets in the process? Is he dissipating assets through his business or professional practice? Be attentive – and if you are concerned at all about financial shenanigans by your husband, you may want to think twice about filing joint tax returns with him.

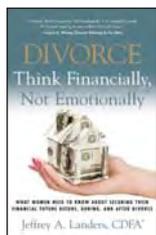
Reminder: Divorce is a journey. I know the idea of getting your personal finances in order can seem like a daunting task at first. But, as you work your way through this list, you'll realize that with each step taken, you'll be closer to having a stable and secure financial future as an independent woman.

Hot Tip: For many women, a comprehensive Lifestyle Analysis is an essential first step to assuming control of their personal finances. Prepared by a divorce financial advisor, a Lifestyle Analysis establishes what your standard of living was during the marriage. It reconstructs:

1. the day-to-day living expenses incurred during your marriage, and
2. the spending habits of both you and your husband.

The analysis will help determine how much you and your husband spent on an average basis month-to-month and year-to-year, and you can use these calculations as a guide to help you develop a budget for yourself as a single woman/mother.

Legal Matters: A Lifestyle Analysis serves as verification of net worth and the income and expense statements submitted by both spouses, and it can help a judge determine the amount of your divorce financial judgment, including the amount and duration of alimony. In many divorces, a Lifestyle Analysis is required by the court. ■

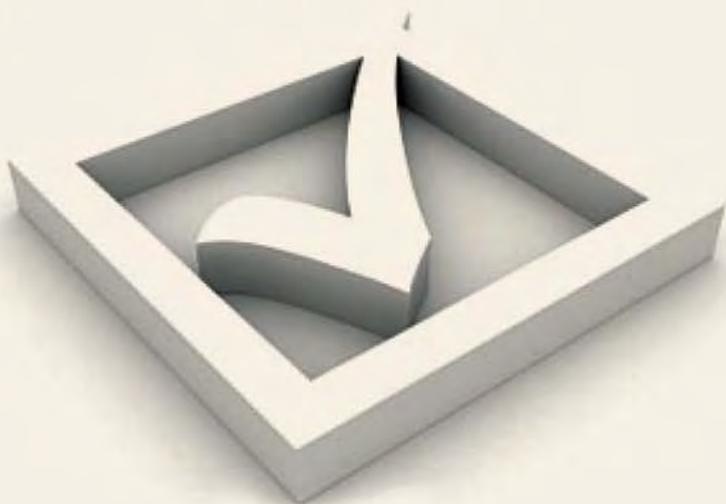


This article has been excerpted from Divorce: Think Financially, Not Emotionally by Jeff Landers (CDFP, CRPC). This all-encompassing resource reveals everything you need to know to when it comes to your divorce, helping you to start your new life on a secure financial foundation. Backed by more than three decades of

financial experience and an education in law, Jeff founded Bedrock Divorce Advisors to advise affluent women throughout the United States before, during, and after divorce. www.BedrockDivorce.com

Divorce Financial Checklist

The following is a checklist of the financial information that you'll need.



1. **Income Tax Returns.** Completed personal, corporate, partnership, joint venture, or other income tax returns (federal, state and local), including W-2, 1099, and K-1 forms, in your possession or control for the last 5 years, including all amended tax returns. Do you expect any tax refunds? 1A Business Financial Statements. Net worth statement – balance sheet or list of assets and liabilities Income statement – cash flow or income and expense statement.
2. **Income Information.** Current income information, including payroll stubs and all other evidence of income (investment property, rental/lease agreements, dividends, interest, royalties, lottery winnings, etc.) since the filing of your last tax return.
3. **Personal Property Tax Returns** filed in this state or anywhere else from the start of the marriage.
4. **Banking Information.** All monthly bank statements, pass-books, check registers, deposit slips, cancelled checks, and bank charge notices on personal and business accounts, certificates of deposit, and money market and retirement accounts from banks, savings and loan institutions, credit unions, or other institutions in which you or your spouse has an interest.
5. **Financial Statements** submitted to banks, lending institutions, or any other persons or entities, which were prepared by you or your spouse at any time during the last five (5) years.

6. **Loan Applications** made within the last five (5) years.
7. **Brokerage Statements.** Statements from all accounts of securities and/or commodities dealers or mutual funds maintained by you or your spouse during the marriage and held individually, jointly, or as a trustee or guardian.
8. **Stocks, Bonds, and Mutual Funds.** Certificates, if available, of accounts owned by either spouse during the marriage or pre-owned by you.
9. **Stock Options.** All records pertaining to stock options held in any corporation or other entity, exercised or not exercised (include any restricted stock).
10. **Pension, Money Purchase Plans, Profit Sharing, Employee Stock Option Plans, Deferred Compensation Agreement, and Retirement Plans** (401(k), 403(b), 412(e) (3), 457, military, IRA, Roth IRA, SEP-IRA, Keogh) or any other kind of plan owned by you or by any corporation in which you and/or your spouse have been a participant during the marriage, including annual statements.
11. **Wills and Trust Agreements** (include any Powers of Attorney, etc.) executed by you or in which you have a present or contingent interest or in which you are a beneficiary, trustee, executor, or guardian and from which benefits have been received, are being received, or will be received and which are or were in existence during the past five (5) years, including inter-vivos trusts. All records of declaration of trust and minute books for all trusts to which you are a party, including the certificates, if any, showing such interest and copies of all statements, receipts, disbursements, investments, and other transactions.
12. **Life Insurance** or certificate of life insurance policies now in existence, insuring your life or the life of your spouse, and statements of the cash value, if available.
13. **General Insurance.** Copies of insurance policies, including but not limited to annuities, health, accident, disability, casualty, motor vehicles of any kind, property liability, including contents, and insurance owned by the parties during the past five (5) years of the marriage.
14. **Outstanding Debts.** Documents reflecting all debts owed to you or by you (including those cosigned by you), secured or unsecured, including mortgages, personal loans, credit-card statements, promissory notes and lawsuits pending or previously filed in any court.
15. **Business Records** or ledgers in your possession and control that are either personal or business-related, together with all accounts and journals.
16. **Real Property.** Any deeds of property in which you and/or your spouse have an interest, together with evidence of all contributions, in cash or otherwise, made by you or on your behalf, toward the acquisition of such real estate during the marriage. Include all purchase agreements, mortgages, notes, property tax statements, rental/lease agreements, appraisals and all expenses associated with each property. You'll also need a list of real property owned prior to your marriage as well as real property acquired during the marriage by gift and/or inheritance.
17. **Sale and Option Agreements** on any real estate owned by you either individually, through another person or entity, jointly, or as trustee or guardian.
18. **Personal Property.** Documents, invoices, contracts, insurance policies, and appraisals on all personal property, including furniture, fixtures, jewelry, artwork, furnishings, furs, equipment, antiques, and any type of collections (coin, stamps, gold, etc.), owned by you individually, jointly, as trustee or guardian, or through any other person or entity during the term of the marriage. You'll also need a list of personal property owned prior to your marriage as well as personal property acquired during the marriage by gift and/or inheritance.
19. **Motor Vehicles.** All financing agreements and titles to all motor vehicles owned by you, individually or jointly, at any time during the last five (5) years, including airplanes, boats, automobiles, or any other types of motor vehicles.
20. **Corporate Interests.** All records showing any kind of personal interest in any corporation (foreign or domestic) or any other entities not evidenced by certificate or other instrument.
21. **Partnership and Joint Venture Agreements** to which you have been a party during the marriage.
22. **Employment Records** during the term of the marriage, showing evidence of wages, salaries, bonuses, commissions, raises, promotions, expense accounts, and other benefits or deductions of any kind whether in cash, stock, and/or other property. All records showing any fringe benefits available to you or your spouse from any business entity including without limitation auto, travel, private aircraft, boat, apartment/home, entertainment, country club, health club/spa, educational, vacation pay, severance pay, personal living expenses, etc.
23. **Employment contracts** under which you or your spouse have performed services during the past five (5) years, including a list of description of any oral contracts.
24. **Charge Account** statements for the past five (5) years.
25. **Membership cards** or documents identifying participation rights in any country clubs, health clubs/spas, key clubs, private clubs, associations, or fraternal group organizations during the past five (5) years of the marriage, together with all monthly statements.
26. **Judgments** and pleadings in which you have been a party, either as Plaintiff or Defendant, during the marriage, including any Personal Injury Awards.
27. **Appraisals** of any asset owned by you for the past five (5) years.
28. **Safe Deposit Boxes.** Include a list of its contents.
29. **Mileage/travel awards.** Provide statements of all awards both granted and used and any dates of expiration.
30. **Anything else that you think may be an asset.**



12 Financial Pitfalls of Divorce

A bit of advance planning goes a long way.

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 you 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? If so, 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 well-versed in marital law, but 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 can 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 the divorce process, 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:

1. fighting just to *get* even;
2. giving up to *get* it over;
3. being conciliatory to *get* him back;
4. 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.

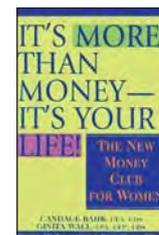
Pitfall #11: Not Developing a Career

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 has been excerpted from *It's More Than Money – It's Your Life! The New Money Club for Women* (John Wiley & Sons, © 2004), co-authored by Candace

Bahr CEA, CDFA and Ginita Wall CPA, CFP, CDFA. Ginita Wall 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. Candace and Ginita are co-founders of www.Wife.org.

STRESS BUSTERS

HERE ARE TEN EASY WAYS TO COMBAT STRESS DURING DIVORCE.

By Dorothy Henry

According to the noted “Social Readjustment Rating Scale” (also known as the “Holmes and Rahe Stress Scale”), except for the death of a spouse or child, divorce produces more stress than any other life event. Divorce-related stress can seem almost unbearable at times. Researchers have found that how you deal with it matters more than how much stress you’re experiencing in terms of the damaging effects it can have on your mind and body. Since how you feel physically affects how you feel emotionally (and vice-versa), you must take care of your body – but you must also learn how to adjust your mental attitude to overcome stressful periods, either through outside stimulation and activities or through your thoughts.

Here are ten stress-busting tips you can incorporate into your daily life right now.

1. Start the day right. Wake to music on a favorite CD or radio station. Allow yourself a minute or two to open your eyes, breathe deeply, and adjust to being awake. Take a precious ten minutes for quiet meditation or prayer; this can save you an enormous amount of frustration later in the day.

2. Breathe away your stress. Several times a day, slowly inhale through your nose, feel the air pass deep into your diaphragm, let your abdomen expand to greet it, and feel

the invigoration of that fresh breath. Exhale slowly through your mouth and imagine that you are breathing out your stress. Many experts feel the practice of deep breathing (greatly simplified here) is the basis of the relaxation response. There are many tapes and videos that train you to breathe healthfully.

3. Hang on to your humor. What you're going through now may not seem very funny, but that's no reason to lose your sense of humor. This is the time to maintain a sane perspective, and exploring what you find funny will help. Look for the ridiculous and incongruous rather than the tragic in your life. Limit your exposure to negative/sad people whenever possible.

4. Keep in touch with those you care about. Pick up the phone and chat with a congenial friend or relative: suddenly you're not isolated with your problems any longer. Send an e-mail or card to an old friend.

5. Don't neglect your spiritual life. Renew or create ties with the spiritual institution of your choice – whether it be church, synagogue, or Zen temple. (Don't choose one that doesn't sanction divorce – or will shame you rather than support you.) Music and ritual, together with the act of group worship or meditation, can bring you peace and deep satisfaction.

6. Try a therapeutic massage. Massage therapy is the manipulation of the soft tissues of the body for a therapeutic effect. It's recommended for general relaxation and stress reduction, back and neck pain, headaches, and athletic injuries. If you're on a tight budget, some clinics offer student massage therapy at reduced rates.

7. Turn off the TV and computer. An evening of television or surfing the 'net can actually be stressful. Consciously limit the amount of time you spend watching: choose the shows that interest you, watch them, then turn off the set and walk away. Walking away is also a good strategy if others want to watch a show that doesn't appeal to you. Here are some relaxing alternatives to TV/Internet:

- **Music.** Experiment with soothing music, such as the "Music for Relaxation" collection (available on the London label), or try something like Gregorian chant (try Jan Garbarek's "Officium"). Tired of your own CDs? Try a swap with a friend. There are also some good apps and Internet radio stations with peaceful music and sounds of nature to help you relax or sleep.
- **Books.** Save a book for a time when you're unlikely to be interrupted, settle down in a comfortable chair with a drink that cheers but doesn't inebriate, and lose yourself in another world. Background music shouldn't compete with the book for your attention. (A precocious five-year-old boy we know recently asked his family to "Be quiet, please: I can't hear my book.") Audio-books can help ease the stress of your daily commute. And read to your kids: this is a wonderful, inexpensive family activity they will never forget.

8. Take a hike. Researchers at West Virginia University have discovered that stress is more likely to be relieved by outdoor than by indoor exercise. Head for a calming, restorative environment for walking, cycling, horseback riding, golfing, or tennis. Choose to exercise when your physical energy level is at its highest – if you punish your body with push-ups when it's tired, your mind could go into a stress-spin.

9. Garden of Eden. The healing power of gardens has long been known: a hospital in Padua has a medicinal garden dating back to the 16th century, and the Friends Hospital Garden in Philadelphia dates back to Colonial times. Stroll through a public garden to relieve stress, or become a gardener yourself – you may find that while you nurture the garden, it nurtures you. Gardening brings not only solace and satisfaction but daily excitement as seeds shoot into plants and buds into flower and fruit. Allow yourself to fully enjoy the sights, sounds, and smells that you share with the birds and butterflies as you dig and water.

10. Go back to the water. If you have access to a hot tub, pool, lake, or the sea, use it. If you're stuck on dry land, pamper yourself at home with a 20-minute bath. If your muscles are sore from exercise, throw some Epsom or sea salts into warm – not scalding hot – bathwater. For a truly sybaritic experience, try aromatherapy or herbal oils offered by retailers such as The Body Shop. Light a few candles, turn off the lights, and wash your troubles down the drain. ■

Dorothy Henry knows all about stress: after separating from her husband, she raised two teenagers while teaching high-school English and math.

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Take Care

Nurturing your body through the stresses of separation and divorce is absolutely vital.

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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 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.



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.

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 linear, the reorganization phase (characterized by the more positive emotions of happiness, inner peace, acceptance, 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 one.

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. Susan 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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MOVING BEYOND YOUR DIVORCE: ACCEPTANCE

By Shelley Stile

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

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 except 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, 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

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

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 mean that you condone bad behavior – it simply means that you forgive it. 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 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 you – 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.

The old adage – “Every cloud has a silver lining” – 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 her Divorce Recovery Coaching, visit: www.changecoachshelley.com.

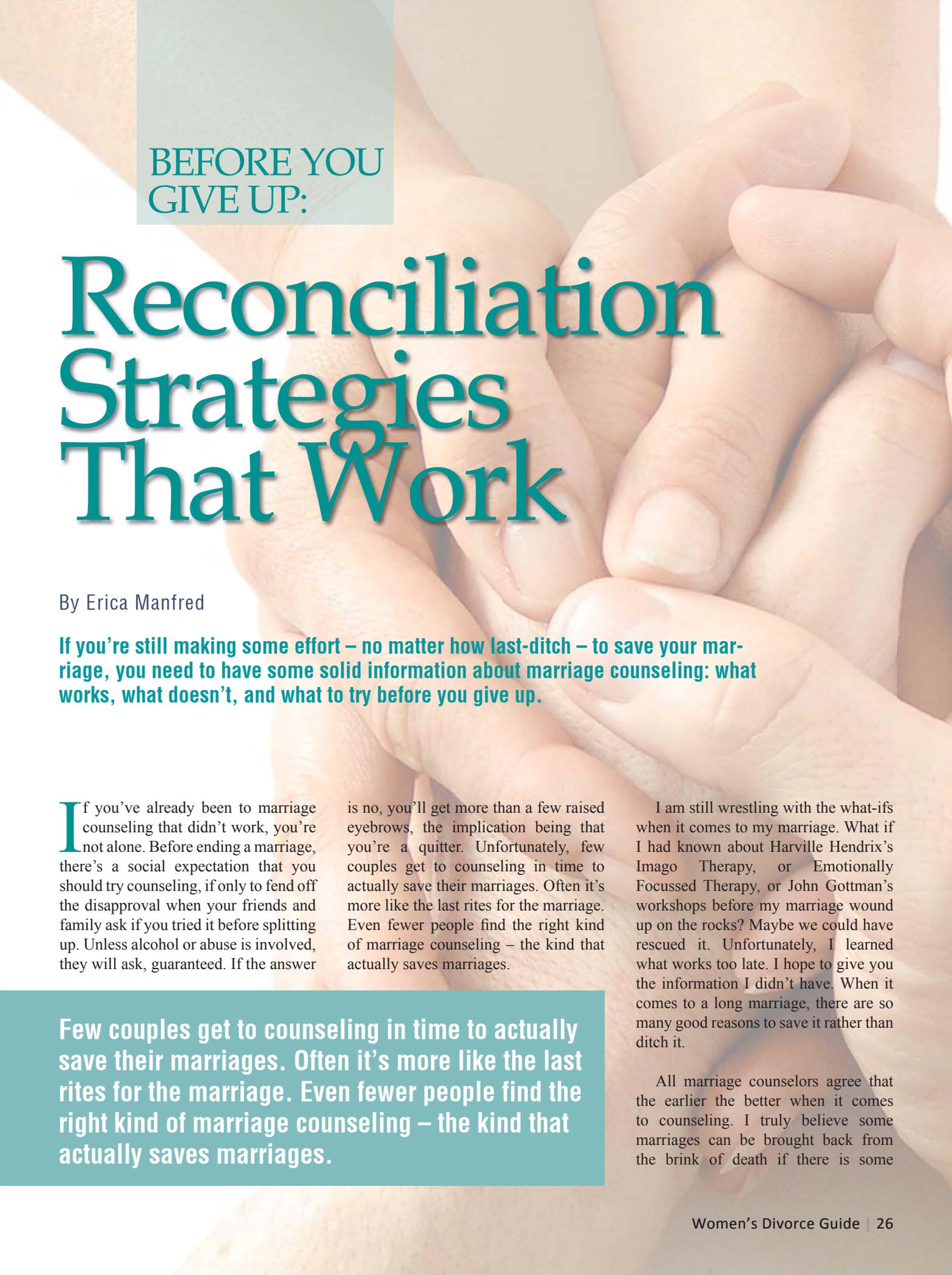
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BEFORE YOU
GIVE UP:

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.

If 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 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 Focussed 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.

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.

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 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.”

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, Emotionally Focused Therapy 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 Emotionally Focused Therapy, including the most at-risk couples. Emotionally Focused Therapy 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, Emotionally Focused Therapy 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.

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 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

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.

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?"

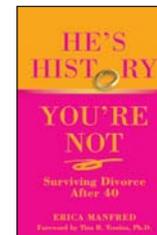
Some Questions to Ask

- 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; Surviving Divorce After Forty* (Globe Pequot Press) by Erica A. Manfred.*

This book shows you how to navigate the rocky path of divorce with information and advice from experts as well as other divorced women. Erica Manfred has written for Cosmopolitan, New York Times Magazine, Ms., Parenting, Woman's Day, and Bottom Line/Personal. www.ericamanfred.com

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- revenge fantasies just don't excite you anymore;
- you've noticed that days/weeks/months go by when you don't think of him at all.

How long will this take? Well, the answer is: "It depends." If the divorce was your choice, you may have been emotionally moving out of the relationship for months or even years before you asked your ex for a divorce. Assuming you have done the work to move yourself to a good place, emotionally – including grieving the death of your marriage, taking responsibility for the part you played in its death, learning the lessons the offered by your failed relationship – you could be ready to date again quite soon.

If, however, you were blindsided – you thought your relationship was OK, but he had an affair, or you came home to a note saying he didn't love you anymore and had moved out – then you have a lot more work to do before you should even think of bringing someone new into your life.

If you have truly laid your last relationship to rest, congratulations! Assuming you're interested in doing so, you may

be ready to dip your toes back into the dating pool. There may be one more crucial obstacle to hurdle first, however: your relationship with yourself.

During and after divorce, your self-esteem can take a real beating – especially if the split was your ex's idea. If you don't think you're a pretty great person with lots to offer the world (at least most of the time: no one can maintain this level of self-confidence and perkiness 24/7), you need to work on rebuilding your self-esteem before you go out in search of a new soulmate.

You may have heard that you have to love yourself before others will love you. Although this is a very good idea, it isn't, strictly speaking, true. Even if you totally despise yourself, you can always dig up a few poor souls willing to love you – or at least, start a very unhealthy co-dependent relationship with you. If the sucker you've attracted is a genuinely nice person, you'll end up despising him. "After all," you think, "I am a completely unattractive, useless excuse for a human being. If this person loves me, he must be a total idiot. What a loser: choosing someone as awful as me!" The only person you'll fall for is someone

Preparing to DATE again

By Diana Shepherd

When are you ready to start dating again after the breakup of your marriage? The answer is different for everyone, but you need to ensure you're past the "walking wounded" stage before you should even think about dating.

Although it may be tempting to try to jump back into a relationship to fill the void left by the breakdown of your marriage, you need to make sure you're past the "walking wounded" stage before you should even *think* about dating again. Here are some clues to let you know if you're really ready to start dating:

- the thought of your ex no longer generates intense feelings of anger, hatred, or grief;
- you no longer feel the need to talk about him/her ad nauseam to whoever will listen;

willing to treat you as the waste of space you consider yourself to be. Unless you're an emotional masochist, this is not going to be a rewarding relationship. *Don't go there!*

The first thing to do is to restore your self-confidence to a healthy level. (For more about how to do this, read "Recovering Your Self-Esteem" at www.divorcemag.com/articles/recovering-your-self-esteem). At the same time, you should work on discovering your new, single identity. One of the opportunities offered by divorce is the chance to re-invent yourself: either as the person you were before marriage, or the person you've always wanted to be. You need to find out who you are now before you can start looking for someone to date.

Who are You?

During your marriage, you probably made some accommodations and compromises for the sake of the relationship. Let's say you used to love to dance/ski/go white-water rafting, but your mate strongly disapproved, so you stopped doing those things. And maybe your husband thought golf was the only game worth playing, so you've been playing golf for the last 10 years. You now need to look at how you choose to spend your time and make new decisions based on your own desires. If your ex was exceptionally controlling, you may no longer even know what you like. So it's time to get to know yourself again.

Pretend that you're a fascinating person that you've just met and would like to get to know better. Ask yourself some questions. Start small, then work up to the big stuff. For instance:

- Do I prefer the Justin Timberlake or Adam Levine?
- What are the ten books, CDs, and DVDs I'd want to have if stranded on a desert island?
- What are my feelings about modern art?
- Would I rather go bowling or rock-climbing?
- As a romantic gift, would I prefer a personal love poem and flowers, or diamond earrings?
- Would I ever consider cosmetic surgery?
- Do I run regularly – even if no one's chasing me?
- Am I really a "foodie" or are my tastes more "plain Jane" when it comes to eating out?
- Do I prefer salsa dancing to the foxtrot?
- Would I ever enter a talent competition?
- How do I feel about parachuting?
- Would I ever buy a \$3 bottle of wine? How about a \$100 bottle of wine?
- What makes me really angry?
- What makes my heart sing?
- What's the best thing about me?

- What's the worst thing about me?
- Is there anything/anyone I'd die for?
- What situations do I find intolerable?
- Do I want children in my life?
- Do I have deep religious convictions?
- If money were no object, what would I be doing with my life?
- If it were impossible to fail, what would I be doing with my life?



One of the opportunities offered by divorce is the chance to re-invent yourself: either as the person you were before marriage, or the person you've always wanted to be. You need to find out who you are now before you can start looking for someone to date.

Don't edit: just because you've never been rock-climbing doesn't mean you aren't interested. And don't look to your past relationship for clues: "Well, my ex always said Keith Urban was our favorite musician, so I guess I like Keith Urban." It's perfectly OK to like Keith Urban – just make sure it's your own choice, *not* your ex's.

If you do this exercise right – with affection and a genuine desire to uncover some of those dreams you suppressed during your marriage – you're sure to learn that you're a pretty darned interesting person. You may find there's a new spring in your step and smile on your face. You won't give people tacit permission to treat you like a doormat because you know you're not a doormat: you're a person who likes bungee jumping, SCUBA diving on the Great Barrier Reef, and you play a pretty great hand of Bridge!

Another interesting side effect of getting to know this fabulous person who's been hiding inside you is that you'll discover you no longer desperately need to find a new romantic partner this very minute. You're no longer a blank canvas waiting for someone to come along and paint a beautiful picture – to make you whole. In other words, you aren't needy.

And when you're not needy, the world's your oyster – and incidentally, you tend to attract a better class of mate.

A word of warning: not everyone in your life will like the new, self-confident you. Some of them may prefer you remain a spineless doormat. Insist these people start treating you with the respect a fabulous person like you is entitled to, or drop them. Really! You need all the positive reinforcement you can get, so prune those Negative Nellies and misery-makers from your life. Your true friends will think you're marvelous, and they'll be thrilled to see you blossoming.

Meeting Mr. Right

Now that you're emotionally ready to meet your soulmate, you have to find him/her. Here's a hint: he probably isn't sitting on your sofa waiting to watch *Grey's Anatomy* with you. So you're going to have to leave your comfort zone and put

yourself out there. This doesn't mean you have to start hanging out at singles bars or attending political rallies (unless you like these sorts of activities). Slowly begin to do things you like that will also get you out of the house and meeting new people. Start taking art, dance, cooking, stand-up comedy, or car-repair lessons; take up tennis, golf, rollerblading, or skiing; go to parties – even if you don't feel like it; volunteer for an animal-rescue organization, traveler's aid, or your local hospital. You'll be meeting other people who share your interests, which gives you an easy opener when striking up a conversation.

And when that special someone shows up in your life, try to flirt instead of running screaming for the hills.

How to Flirt

Whole books have been written on this topic. My best advice is to lead with your strong points, even during an initial exchange. For instance, if you aren't funny (you know who you are!), don't try to tell jokes. Still, try to keep things light at first: small talk actually puts people at their ease and can open the door to deeper conversations.

Body language is an important part of flirting. This includes smiling (but don't try to mimic the Cheshire Cat from *Alice in Wonderland*) and standing just a little bit closer than you normally would with a stranger. Warning: there's a fine line between showing interest and pushing someone into a flight-or-fight response! Don't stand nose-to-nose, and don't back him into a wall or corner. This is just plain creepy, and it will guarantee that he'll never want to set eyes on you again.

Try mirroring his body language: if he leans forward, you lean forward; if he crosses his left leg, you cross your right leg. Again, don't overdo this: your aim is not to mimic the person, but to put him at ease.

Here are a few more tips to set you on the path to successful flirtdom:

- **Always try to look your best before engaging in flirting.** If your hair is a disaster, you haven't brushed your teeth, or your mascara has run half-way down your face, you're not going to exude the cool self-confidence a successful flirt requires.
- **Offer a genuine compliment.** This could be physical – “You have such beautiful eyes” – or not – “You laugh easily. That's a trait I really admire.”
- **If you're good at it, tell jokes** (make sure they're neither dirty nor disparaging, though).
- **Never brag** – not even if you've just won the Nobel Prize or the Oscar for Best Picture. Nothing demonstrates insecurity better than bragging – and it's extremely irritating to be on the receiving end of a bragger in full spate.
- **Be fearless.** The worst that can happen if you approach that great guy is that he will reject you. Contrary to what you may feel at the time, this will not kill you. The best is that

you may succeed in captivating the most interesting person in the room. Isn't that worth the risk of a bruised ego?

- **Be interesting.** To charm an interesting person, you need to be interesting. So disconnect the TV and get out there. Push your physical and emotional boundaries: whether that means trying skydiving or yoga. Also, reading some great books will help to wake up those sleepy brain cells.
- **Ask questions about his interests.** He's just told you he loves camping/surfing/motorcycles/sci-fi conventions; ask him about when he first got interested in the activity, and what he likes best about it. Listen more than you talk.
- **Ask for help.** Ask a friend who's a great flirt to give you tips and coaching on everything from body language to ice-breakers to how to tell a joke.

The Science of Compatibility

OkCupid.com is an online dating site that asks you to answer hundreds (or even thousands, if you're really keen!) of questions then uses mathematical probability to create matches for clients. According to data from OKCupid's four Harvard-trained mathematicians, there are certain questions that could help you know whether your first date could turn into a successful relationship. The researchers tested thousands of questions you might ask a potential mate, and they discovered that three questions seem best at predicting whether a relationship will work long-term. They seem surprisingly trivial, but if you find someone who answers all three the same way you do, the two of you might just be meant to be! Here are the questions:

1. Do you like horror movies?
2. Have you ever traveled around another country alone?
3. Wouldn't it be fun to chuck it all and go live on a sailboat? ■

Diana Shepherd is Editorial Director and one of the co-founders of Divorce Magazine. She has been writing about divorce and relationship issues for more than 20 years.

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