

APPENDIX



15 Financial Mistakes Women Make in Their Business and Marriage and How You Can Successfully Avoid Them AND Make More!

** Make sure you listen to the free audio recording, "15 Financial Mistakes Women Make in Their Business and Marriage." It contains bonus information and details that aren't included in this downloadable report.*



Do you struggle with money in your business, marriage or life?

If you run your own business you probably **thought that you would not have instant success** – especially if you were starting from scratch, with minimal investment. Like the majority of entrepreneurs, you set out on a shoestring – and maybe very quickly because you needed an income stream rolling in NOW. If you needed to invest in anything you may have taken the money out of savings, rearranged the household bills, or borrowed on your credit cards so you could buy a better computer or invest in training.

A few months or years down the road, here you are, still struggling. You have a few great months but too many lean ones. On a yearly basis you're struggling, barely getting by, or making decent money but knowing that you could do much better. The uneven way the money comes in nearly gives you heart failure – along with the overdue payments and late charges.

That's not the half of it. You and your spouse are constantly at odds because you are spending time and household money to keep your business afloat. You may not agree on how to manage money anyway, so investing in anything for the business can provoke an argument. When you factor in that some months you don't make much and your cash flow is uneven, it can be all-out war on the home front.

However, despite all of this, you have confidence that your business will take off – ***if you can just survive and make enough money to make it through another month.***

You have the opportunity to be a catalyst for (what I've come to call) "Conscious Financial Freedom" by transforming your relationship with money in your business, marriage and life. You can breakthrough your financial stress, anxiety and self-sabotaging money behaviors so you transform your relationship with money and consistently make more, eliminate debt, save more and get on the same financial page with your partner.

Listed below are 15 common financial mistakes couples make. Print this report and read through this list with your partner and identify one thing that you'd both be willing to change. After you've made that change, identify another thing you could change. Continue until you've transformed all your mistakes into successes!



1. Acquiring debt without a clear payoff plan. It's easy to acquire debt as a couple. There's home improvements, remodeling, new cars, and a host of things on the "wish list". If you're carrying credit card debt make an absolute commitment to stop using them. Pay off your debt as soon as you can by determining your monthly payments (make certain it exceeds the minimum monthly payment established by your credit card company).



Do an on-line search for "credit card payment calculators". For each payment amount entered, these calculators will determine how much you will pay in interest and the length of time it will take you to pay off your credit card debt in full (assuming you don't accumulate any additional debt). Automate your credit card payment by calling your credit card company and requesting an application, or using a bill pay service through your bank.

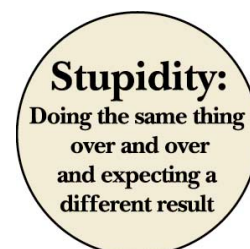
2. Not telling the "financial truth." Many women are afraid to be honest with their partners, fearing judgment from them. Make a commitment first to be honest with yourself about your financial situation. Be willing to look at your spending behaviors, personal beliefs around money and your debt total. After doing this then encourage yourself to share the information with your partner.



3. Poor timing. Many women discuss money issues immediately before bed, just before getting together with friends, in a public area or while under stress. Before you bring up a money issue ask yourself if it is the best time to have this discussion. Allow yourself to be with your uncomfortable feelings until you find an appropriate time to talk.

4. Merging finances. Many women assume they should merge their bank accounts. Take some time to consider what you want to do. You might have your own preferences about how you want to handle your money. You might want a "yours, mine and ours account" or you may want to combine your finances. Discuss your preferences with your partner. You can always experiment with both approaches.

5. Maintaining the status quo. As individuals and couples we tend to do the same things we've always done and complain when we get the same results. Dan Kennedy, direct marketing guru and consultant to millionaires says this about predicting personal income - "One year from today's date, 90% of us will have the exact same amount in our bank account." Do more than just maintain your current financial situation. Take financial action now!





6. Spending beyond your means. Create a plan to reduce spending and start increasing income. Think of one thing you can do each month to increase your income. Maybe it's selling something on e-bay, having a garage sale, or cutting back on your expenses.

7. Se up a rainy day account. It's important to have 3-6 months of savings set aside to cover your expenses in the event that you or your partner are unable to work due to illness or injury. Sit down with your partner and calculate your necessary monthly expenses.

The key word here is *necessary expenses* - these are expenses you must cover each month: mortgage, utilities, or car payment. An unnecessary expense would be \$200 on dining out. If you were unable to work you would trim any unnecessary expenses from your spending. Start putting a predetermined amount of money aside each month into a money market savings account until you've reached your emergency savings goals.

8. Not identifying values and setting life goals. It's easy to discuss dreams and goals in the beginning stages of your relationship. However, it's easy to lose sight of them with each passing year. Make an effort to identify your values and meaningful goals. Your values are the things that "drive and inspire you." Identify your top 5 values and set goals based on those values.



9. Doing nothing at all. Many women don't even know what they should do to improve their finances so they do nothing at all. Don't let this be you. Do something like purchase a financial book, take a workshop, or find a professional who can help you get on the right track. There are a many financial resources that can dramatically change your life.



10. Not creating a financial plan. Many women just let life happen to them, assuming that they will somehow "get by". Write down your financial goals and create a plan for how you can accomplish those goals. For example, create a plan for paying off your credit card debt, increasing income, or reducing your expenses.

11. Inconsistent action. Many women falsely believe that if they've made one really good financial move they've done enough. They open a retirement account and continue to invest the same amount year after year without re-evaluating. Or they start an emergency savings account and put a small one-time lump sum of money in it. The secret to success lies in taking consistent bite-size steps and continually setting new financial goals.



12. Not tracking expenses & income. Most women don't track their income. And even if they are they are they get stuck in using complex and time consuming systems that don't allow them to see the "big picture." You can track your expenses and income by analyzing your bank statements or purchasing financial software programs like "Quicken" or "Microsoft money". Studies prove that you are more likely to make changes if you are track and measure your behavior and spending habits.

13. Staying stuck in old behaviors. Next time you're having a financial discussion with your partner and you find yourself getting angry, consider trying a new approach. If you normally shut down and withdraw, challenge yourself to stay open. Try to see things from your partners' perspective. Although it can be difficult, practice validating your partner's perspective by repeating what your partner's words so he/she feels heard.



14. Buying brand new vehicles. Consider how much money you could save by not taking out a new car loan. Apply the wisdom from the following story: My friend's daughter always seemed to find the most expensive clothes when she went shopping because she would only look at the most expensive clothing displays. My friend later encouraged her daughter to limit herself to looking at the sales rack. Sure enough she found something she liked for a lot less money! When you go looking for a car, look at used instead of new cars.



15. Not discussing and planning future needs. Sit down with your partner and discuss your financial needs for the coming year. Create a plan for how you will cover these upcoming expenses.

BONUS: Your 30-Second Live and Love Richly Action Step

Schedule Your **FREE 30-Minute Financial Freedom And Security Breakthrough Session** Value: \$297

Because you have shown commitment to transforming your financial life through signing up for this free report I want to reward your motivation by **gifting you a FREE 30-minute "Financial Freedom and Security Breakthrough Session"** with me, Leslie Cunningham, certified coach and expert in the areas of: Money, Business Building and Couples and Money.

Click on this link to claim your session → <https://my.timedriver.com/QDTLL>

In your session we will:





- Create a crystal clear vision for what ideal financial success and consistent cash flow would look like for you
- Create key milestone objectives for achieving your ultimate money vision
- Develop a 3-stage action plan to support you in achieving financial security and freedom
- Uncover hidden challenges, fears and doubts that may be sabotaging your success with Money
- Leave your session with renewed energy and feeling inspired to move through your money stuck points and really live the financial freedom that you desire and deserve

Please know that the number of spots of available for these sessions ARE LIMITED.

All you need to do is click on this link to claim your session→ <https://my.timedriver.com/QDTLL>

This offer is good for one week from the date you received this free report.

Here's to you living and loving richly!

Leslie

about leslie



Are you ready to step off the emotional and financial roller coaster?

Leslie works with women who struggle with money in their business, marriage or life. She helps women break through their financial stress, anxiety and self-sabotaging money behaviors to transform their relationship with money so they consistently make more, eliminate debt, save more and get on the same financial page with their spouse. The end result is that they achieve financial freedom and security in their personal finances, in their business and in their marriage and life.

Leslie is a certified coach and specializes in the following areas: women and money, business building for entrepreneurs and couples and money. Visit her web site, <http://www.LiveAndLoveRichly.com> for free articles and free resources. She has over 17 years of experience in facilitating workshops and coaching individuals and is an internationally published author and leading expert in the fields of personal growth, money and business marketing.



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HOW TO TALK ABOUT MONEY IN YOUR MARRIAGE



by Leslie Cunningham

Most of us struggle with communicating peacefully about finances with our partners. This is understandable since money is a loaded topic that can cause us to instantly react in spite of our best intentions.

Financial Dating® is a powerful tool that you can use to transform your financial conflicts and frustrations into rich, connecting conversations and concrete financial results. I consider the following three steps to be the bare bone essentials to keep in mind when participating in successful Financial Dates®.

1. **Have regular Financial Dates®.**

Financial Dating® is about cooperatively co-creating wealth with your life partner. The number one step to keep in mind is to have regular Financial Dates – otherwise, I guarantee that you'll find yourselves talking about money when you feel reactive and anxious– whether it's after you've experienced that familiar churning sensation in your stomach when you've noticed that your partner made another major purchase to the credit card without talking to you first, or gave the kids money without your knowledge. These are very bad times to talk about money because you are already in a reactive and volatile mindset. The most effective way to prevent money surprises is to have regular Financial Dates.

Make it a goal to set aside time for twice monthly Financial Dates®, while striving to work your way up to three Dates per month. If having several Dates a month feels too daunting to you, start with at least one Date a month. You can always gradually increase the number of Dates later. You can start participating in Dates immediately without knowing anything else about Financial Dating. The important thing is to begin having scheduled conversations about money with your partner.

2. **Get clear and baby step your way to the top.**

Get clear about what you want to focus on during your Financial Dates. For many couples this can feel overwhelming. Relax. Instead of trying to add endless tasks to your financial to-do list, choose just three financial tasks or money issues to focus on for now.

Many of us gravitate towards identifying the big financial goals and easily give up when they seem out of reach. We would be more successful if we focused on achieving the incremental steps that lead up to the big goals.

One couple I work with has set a goal to purchase their first home. However, they were constantly behind on paying their bills. They identified their top financial goal

of paying their bills on time. Now, after six months of consistently paying their bills on time, they've identified two new goals: to improve their credit score and to build up their savings for a down payment on a new home. All of these baby steps will lead to the desired result of being homeowners.

Identify three goals that you'd like to focus on accomplishing during your Financial Dates®. Identify three "financial hotspots" where you're currently experiencing financial stress and anxiety. Then transform each financial hot spot into a clear goal.

3. Be willing to stretch and do the inner work

Most of us believe financial success is about forcing ourselves to live frugally for the rest of our lives, balancing our checkbooks, tracking our spending, and making sure our partners change their bad money habits. But, in truth, financial success is a result of having the willingness to get honest and do the inner work.

"As within, so without." Your financial life is a direct reflection and manifestation of the thoughts that are going on inside your mind. If you are fed up with the chaos in your financial life, then stop blaming other people and circumstances outside of yourself. Identify what it is about your way of thinking that is creating your external financial results.

Do you constantly blame your partner for your financial situation? Perhaps you need to step up to the plate and assume more responsibility instead of complaining. Identify just one of your limiting beliefs and behaviors that is getting in the way of achieving financial success. Then, focus on shifting that one belief or behavior until you've successfully overcome it.

I want to motivate and inspire you to have Financial Dates for the rest of your life. The power of Financial Dating lies in making it an integral part of your lifestyle and life together. If you do this, the rewards are many, and I can promise you that it will prove to be the most affordable insurance and assurance you could ever get in your marriage and your financial life.

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Overworked Couples Have Little Time For Romance

by CINDY GOODMAN Knight Ridder News



Two-career marriages suffer from lack of time, intimacy

MIAMI - After a 10-hour day at the office, Anne-Marie Estevez returns home to her family just in time to gobble down dinner and catch up on the day's events. As her husband tucks the girls in bed, Estevez often disappears into her home office and re-emerges around midnight.

Joaquin Luaces says he is "super proud" of his wife, who has become one of the top labor lawyers in the country. But he also pines for more alone time with her. It is a sentiment increasingly echoed by spouses in dual-income homes.

Take the pulse of South Florida's work force and you will find that in the work/life juggle, marriage often gets sacrificed. As work hours lengthen and home life is invaded by technology, many in

relationships find they must try harder to connect as a couple.

Nationally, the odds that any marriage will last still are only 50-50, a figure that hasn't budged in decades. But what has changed is attitudes toward marriage, as more women contribute equally to family income and bring home job-related stress.

Too often, people successful in their careers count on their marriages being low maintenance, says Joel Block, a clinical psychologist specializing in couple's therapy. But to achieve success in relationships, Block says, you need a plan to balance love and work.

"Many people are busy doing big deals all day and night and don't think about the value of their marriage," says Block, author of "Making It Work When You Work a Lot." "But when you think about it, what deal is worth 50 percent of their assets and emotional wreckage?"

Shifting from worker or boss to spouse or lover can prove a painful transition. Block says it starts with the right attitude. You may come home from work overwhelmed and overtired but show basic politeness. If you only have 10 minutes together before going to bed, "say something that will nurture your relationship, not tear it down."

Some couples are breaking new ground, negotiating arrangements and boundaries for time together.

Laura Kaplan, 35, a team leader for Citigroup's Private Banking group, says she and her husband, Jeffrey, a Miami securities lawyer, struggle to find time for each other. A parent of two toddlers, she admits to a nighttime routine that includes reading documents in bed.

"It's a constant effort to talk and find out what's going on," Laura says.

But the Kaplans figured out another way to connect - lunch dates.

Connecting as a couple, particularly for those who travel or work odd shifts, may mean engaging in love on the run.

"There are all kinds of ways to touch each other," says Jaine Carter, author of "He Works She Works - Successful Strategies For Working Couples." "Sometimes it is just the warmth of conversations on the telephone, e-mail or voice message."

Marcy Orth, 47, owner of a small film-production company, works odd hours and grabs quality time with her husband, an attorney, whenever she can get it.

"Sometimes that means riding with him to his office or going to Starbucks together for 10 minutes to get coffee," she says. "But the truth is, a lot of our intimate conversations take place on the phone."

Experts say you should speak up about your needs - whether it's more help with housework or quality time. Rather than criticizing his or her work habits, negotiate for change, Block suggests.

Luaces and Estevez, both 37, high school sweethearts and parents of three young daughters, have agreed that one night a week after the girls fall asleep, they will sit by the pool, sip wine and eat cheese. Being relieved of pressure from her spouse to detach from work at night has helped her marriage, Estevez says. "As our careers have grown, we have hit bumps in the road," says Luaces, who owns a real estate company. "But I realize you don't get to where my wife is ... without support from your husband."

Block says you should make your spouse a priority. Include your partner in your work or outside activities whenever possible.

Buster Castiglia, 62, president and chief executive of Continental National Bank of Miami and his wife, Esther Castiglia, 59, a consultant at Lewis B. Freeman & Partners, have been married 38 years.

The two spend time together volunteering for social organizations, attending each other's business dinners, even traveling to blues bars to hear their son's music.

"We try to do things together any time there's an opportunity," Buster says. "But we read each other's signals and respect when someone's had a bad day and wants some time alone."

Intimate relationships, Block insists, are not incompatible with a dynamic career. "Stress is inevitable," he says. "Struggling is optional."

Rules for Fair Fighting

Thousands of people have written about fighting fair. Here's a compilation of some fair fighting rules. Resources are available at the bottom. All partners and couples engage in conflict, but the key is resolving conflict without being destructive.

Here are some Do's and Don'ts to Fighting Fair. I suggest copying and pasting it to a word document, then add and subtract to tailor it to you, and print off a couple copies (one for you, and one for your partner). When you start really getting into it, both of you should have these near you to remind yourself of how to fight FAIR!

DO:

- 1. Deal with the Here and Now.** What is the specific problem right now? Anything older than 24 hours is garbage, so no garbage-dumping!
- 2. Take responsibility.** Use "I" statements as a way to show you are taking responsibility for your own feelings and actions.
- 3. Be direct and honest** about your feelings and what you want.
- 4. Listen and hear!** Try to deal with the other person's perceptions of the situation as well as your own. Be aware of his/her feelings as well as your own. Check to see whether what you heard is really what the other person is trying to express, and ask him to let you know what she hears you saying.
- 5. Give the other person equal time.** Both people need to express their feelings and points of view to create a full mutual understanding.
- 6. Attack the issue, not the person.** Name-calling puts people in a position to respond angrily and defensively. This is usually used when a person feels he is losing. Name-calling breaks down communication and destroys trust in the relationship.
- 7. Take a breather by paraphrasing what you think you heard them saying.** "I understand you want to tell me about your day but I need a few minutes to finish what I am doing." This gives you time to think about your response.
- 8. Focus on solving a problem/reaching a solution** rather than venting your anger or winning a victory. Think win-win.
- 9. Deal with one issue at a time.** No fair piling several complaints into one session. Some people call this "kitchen-sinking" – talking about everything including the kitchen sink!
- 10. Limit your discussion/fight to no more than 30 minutes.** Adults have relatively short attention spans – just look at television programming to confirm this. Long drawn out

discussions/fights rarely reach resolution. Instead they just wear the participants out. And when you are worn out, the potential of saying or doing something you'll regret is much greater. If you are unable to solve your problem in the 30 minutes that you've allotted, schedule another time to continue.

11. Brainstorm solutions. Be willing to compromise. Give a little to get a little.

12. Go forth as equals. Don't use power plays. Gauge the intensity of your anger to the ego strengths of the other person and be responsible with the things your mate has entrusted to you in your relationship. **YOU ARE ON THE SAME TEAM.**

13. When necessary, take a time-out. A time-out is a short break to cool off, calm down and get perspective. Think of it like pushing the pause button on a video. It's an opportunity to restore calm and be more reflective instead of reactive. Use the time-out to reflect on why you feel the way you do and how to express yourself in a positive way. Try to think about the other person's feelings and point of view. Think things through before you speak. Then "push play" again and return to each other to resolve the issues calmly. A time-out should be at least a half-hour long (but no longer than twenty-four hours). It takes at least a half-hour for your body's physiology to return to a normal resting state and for your thoughts to become less hostile or defensive. It's surprising how different a person's outlook can be after they've had a chance to calm down.

14. Give each other the ability to withdraw or change their mind.

15. Speak softly. If you and your partner have a natural tendency to raise your voice, try whispering.

16. Identify and Define your issue or topic, and stick to it! Don't change the subject or bring in unrelated items. If you have a different item you'd like discuss, save it for the next discussion.

17. Hold hands. (We are not fighting each other, but talking over a problem we are mutually trying to resolve.)

18. Ask questions that will clarify, not judge. A question should never begin with the word "why." That puts people on the defensive — and we know that defensiveness stops conversation rather than continues it.



DON'T:

- 1. Don't Refer to past mistakes and incidences.** No garbage-dumping! :)
- 2. Don't Blame.** Use "I" statements rather than "you" statements which automatically blame, making the other person defensive.
- 3. Don't make comparisons** to other people, stereotypes, or situations.
- 4. Don't play games.** A game is being played when you are not being straight about your feelings, and when you are not being direct and honest about what you want or need in a situation. Examples of games are; poor me; silent treatment; martyr; don't touch me; uproar; kick me; if it weren't for you...; yes, but...; see what you made me do; and if you loved me...
- 5. Don't involve other people's opinions of the situation** (e.g.: "John's mother agrees with me.") The only opinions which are relevant are those of the two attempting to communicate at the time.
- 6. Don't make threats** (e.g., "Do this or else!"). Threats back people into a corner and they may choose the ultimatum in order to save face. You may find later you really do not want to carry out your threat.
- 7. Don't demand to win.** If you do, your discussion will surely become an argument.

8. Don't say "always" and "never". ("You always..." "You never...") These are usually exaggerations and will put the other person on the defensive.

9. Don't interrupt, talk over or make comments while the other person is speaking. Watch your non-verbal expressions too. Rolling eyes, smirking, yawning etc. all work against fair fighting.

10. Don't walk away or leave the house without saying to your partner, "I'll be back".

11. No finger pointing.

12. Don't save up feelings and dump them all at once, try to air feelings often.

13. Try not to yell.

14. No talk of Divorce. In the heat of an argument, threatening to leave the relationship is manipulative and hurtful. It creates anxiety about being abandoned and undermines your ability to resolve your issues. It quickly erodes your partner's confidence in your commitment to the relationship. Trust is not easily restored once it is broken in this way. It makes the problems in your relationship seem much bigger than they need to be.

13. Don't read your partner's mind.

14. Don't expect your partner to read *your* mind.

15. Don't use the following: swearing, denunciation, obscenities, character assassination, contempt, sarcasm, or taunting.

16. Do not assume, guess, imagine, take for granted, theorize, surmise, speculate, make gestures, judgments, funny glances or faces about what your partner means.
Find out!

17. No belittling each other's accomplishments. No matter how small or odd they may be.

18. Don't be afraid to apologize when you are wrong. It shows you are trying.

19. Don't argue about details. Avoid exchanges like, "You were 20 minutes late," "No, I was only 13 minutes late." (An easy way to distract from the problem.)

Fair Fighting Homework

Set a “Fight Rules Date Night” for yourselves on the calendar.

Whether you do this exercise at home or on a night out, take some time when you’re both in a good mood to come up with your own list of rules.

Write out your list together.

Maybe it will include the things above. Maybe you already know your own triggers and pet peeves. For instance, you might add “No checking your phone during a fight.” It’s important that you both are aware of and on the same page about the rules, otherwise one of you is the rule-keeper while the other is the unintentional rule-breaker. This will cause even more tension.

Be realistic.

Once you’ve honed in on your list, the next step is to acknowledge that these things are probably going to bring some change to your usual ways and change is not always easy. Ask for patience with one another, since you’ll likely break a few of these rules the first few times you fight.

Make up a “Safe Word”.

Choose a neutral word or phrase that either of you can use at any time if you feel like your fight is escalating and that you might, or your spouse is, breaking the fight rules. Choose something goofy like “Dumbledore” or “Downward Facing Dog.” A good safe word should work as a diffuser and [repair attempt](#). It’s even better if it makes you laugh. Regardless of what you come up with, the purpose is to be a signal that you need to take a break to calm down before re-engaging in the issue you are fighting about.

References/Resources:

[Fair Fighting Rules: A Formula for Resolving Conflict](#)

[Fair Fighting: Turning Arguments into Discussions](#)

[Stay Happily Married: Fair Fight Rules](#)

[Crisis Center: Fair Fight Rules](#)

[Fair Fighting Rules for Couples](#)

[Dr. Irene’s Blog – Fair Fighting from Wayne Misner](#)

[Technique for Safely Bring Up a Problem](#)

10 rules for FAIR FIGHTING

1. No name calling.

2. No interrupting.

3. No blaming
or accusations.

4. No cussing.

5. No yelling.

6. No sarcasm.

7. No defensiveness.

8. No generalizations
(you always, you never).

9. No physical/emotional
intimidating
gestures/violence/threats.

10. No walking out without
naming a follow up time.

#staymarried

The Marriage Map

Wouldn't it be nice if marriages came with directions?

Post published by [Michele Weiner-Davis MSW](#) on Feb 18, 2009 in [Divorce Busting](#)

As a long-time observer of relationships, I can tell you that, like children, marriages go through different developmental stages and predictable crises. But because people are unfamiliar with the normal hills and valleys of marriage, these predictable transitional periods are often misunderstood, causing over-reactions. Those who manage to weather these universal stormy periods usually come out the other side with greater love and commitment to their spouses. That's why I want to offer you a Marriage Map.

Stage One- Passion prevails

Head over heels in love, you can't believe how lucky you are to have met your lover. Much to your amazement, you have so much in common: you enjoy the same hobbies, music, restaurants and movies. You can finish each other's sentences. When you pick up the phone to call your partner, he or she is already on the line calling you. When little, annoying things pop up, they're dismissed and overlooked.

At no other time in your relationship is your feeling of well being and physical desire for each other as intense as it is during this romantic period. The newness and excitement of the relationship stimulates the production of chemicals in your bodies that increase energy, positive attitudes and heighten sexuality and sensuality. While in this naturally produced state of euphoria, you decide to commit to spending the rest of their lives together. And marry, you do. But soon, your joy gives way to an inevitable earth-shattering awakening; marriage isn't at all what you expected it to be.

Survival tip: Enjoy the magic but recognize that the euphoria won't last forever. And when it starts to fade, remember: Your marriage isn't failing. Infatuation is not the glue that holds marriages together.

Stage Two- What was I thinking?

In some ways, stage two is the most difficult because it is here that you experience the biggest fall. After all, how many miles is it from bliss to disillusionment? Millions. For starters, reality sets in. The little things start to bother you. You realize that your spouse has stinky breath in the morning, spends way too long on the toilet, leaves magazines and letters strewn on the kitchen counter, and never wraps food properly before it's put in the refrigerator.

Although you once thought you and your spouse were kindred spirits, you now realize that there are many, many differences between you. You're confused. You argue about everything. When you remind yourself you made a life-long commitment, you start to understand the real meaning of eternity.

Ironically, it is in the midst of feeling at odds with your once kindred spirit that you are faced with making all sorts of life-altering decisions, such as whether and when to have children, where to live, who will support the family, who will handle the bills, how your free time will be spent, how in-laws fit in to your lives, and who will do the cooking. Just at the time when a team spirit would have come in mighty handy, spouses often start to feel like opponents. So they spend the next decade or so trying to get their partners to change, which triggers stage three.

Survival tip: Know that disagreements are inevitable. Take a class in building conflict-resolution skills. Stay connected by spending time together, communicating and make a robust sex life a top priority.

Stage Three- Everything would be great if you changed

In this stage of marriage, most people believe that there are two ways of looking at things, your spouse's way and your way, also known as the Right Way. And rather than brainstorm creative solutions, couples often battle

tenaciously to get their partners to admit they are wrong. That's because every point of disagreement is an opportunity to define the marriage. Over time, both partners dig in their heels deeper and deeper.

Now is the time when many people face a fork in the marital road. Three choices become apparent. Convinced they've tried everything, some people give up. They tell themselves they've fallen out of love or married the wrong person and they divorce. Other people resign themselves to the status quo and decide to lead separate lives. But there are still others who decide that it's time to begin to investigate healthier and more satisfying ways of interacting. Although the latter option requires a major leap of faith, those who take this leap are the fortunate ones because the best of marriage is yet to come.

Survival tip: Remember, all marriages have stormy periods. Seek professional help. The sociologist Linda Waite says 86% of unhappy couples who stick it out report being much happier five years later.

Stage Four- That's just the way s/he is

In stage four, we finally come to terms with the fact that we are never going to see eye-to-eye with our partners about everything and we have to figure out what we must do to live more peaceably. We look to others for suggestions; we seek religious counsel, talk to close friends and family, attend marital therapy, read self-help books, or take a relationship seminar. Those of us who are more private look inward and seek solutions there.

We more readily forgive our spouses for their hardheadedness, and recognize that we aren't exactly easy to live with either. When disagreements occur, we make more of an effort to put ourselves in our partner's shoes. We recognize that, as with everything in life, we have to accept the good with the bad. Fights happen less frequently and when they occur, they're not as intense or as emotional as in the earlier years of marriage. And because we're smart enough to have reached this stage, we reap the benefits of the fifth, and final stage.

Survival tip: Don't rest on your laurels. Continue practicing the Three Ts: Time together, Talk, Touch

Stage Five- Together, at last

It is really a tragedy that half of all couples who wed never get to stage five, when all the pain and hard work of the earlier stages really begins to pay off. Since you are no longer in a struggle to define who you are and what the marriage should be, there is more peace and harmony. You start "liking" your spouse again.

By the time you reach stage five, you have a shared history. And although you'd both agree that marriage hasn't been easy, you feel proud that you've weathered the storms. You appreciate your partner's sense of commitment to making your marriage last. You feel more secure about yourself as a person and you begin to appreciate the differences between you and your spouse. And what you don't appreciate, you find greater acceptance for. If you have children, they're older and more independent, allowing you to focus on your marriage again, like in the old days. And you start having "old day feelings" again. You have come full circle.

I'm certain that if more couples realized that there really is a pot of gold at the end of the rainbow, they'd be more willing to tough it out through the downpour. The problem is, most people fool themselves into thinking that whatever stage they are in at the moment, is where they will be forever. But it's important to remember that nothing lasts forever. There are seasons to everything in life, including marriage. The wiser and more mature you become, the more you realize this. The more you realize this, the more time you and your spouse spend hanging out in stage five. Together again, at last.

Survival tip: Keep yourself healthy and active so that you can enjoy the fruits of your labor.

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WHAT MAKES MATRIMONY HOLY?

By Thom and Rochet Blair

When I was in the Navy, my specialty was antisubmarine warfare. I thought that knowing the enemy was important. There being no German U-boats available where I was stationed in Key West, I chose to take some time visiting one of our own submarines.

There were always a few tied up at one of the piers, so I walked over the gangway, boarded a sub, and went down the hatch. The crew was glad to answer my questions. I went over her from stem to stern. I was amazed at the complexity of the controls that guided her; the power of the engines that propelled her. I stroked the torpedoes that could sink anything afloat. That visit left a lasting impression on me. We were up against a most sophisticated enemy if the German U-boats were anything like this submarine.

A little later, I had a chance to catch a ride on one of our fleet subs that was pausing on reroute to the Pacific. That first dive was an experience I will never forget. We were cruising along on the surface when the order went out: "Prepare to dive." The lookout, the officer of the deck, and the captain, in that order, dropped down the ladder from the conning tower. The hatch clanged shut behind them, and they spun the wheel that locked it into place.

"Dive," the captain ordered. The claxon sounded and down we went. I watched the dial: one hundred feet, two hundred feet, three hundred feet. Then she leveled off. I am writing to witness that this experience was nothing like my stroll around that sub tied up to the dock. We were down there, three hundred feet of water over our heads, no telling how many feet beneath us, surrounded by deadening silence, with absolutely no place to go. This was for real.

I tell this story because I think it can help in understanding the difference between being "united in holy matrimony" and living together in the bonds of love. I do not want to make any judgment about these two ways of life. I have more than sixty years of experience in Holy Matrimony and none at all in living with my true love in any other state.

That is through no conscious decision. The world sixty years ago was another place, in another universe. That old universe I lived in was ruled over by an ancient Episcopal tradition; my wife dwelled in a similar universe, governed by Presbyterian rules. Whether it was good or bad, we didn't even have the option of thinking how great it might be to set up housekeeping together, and then just enjoy it. I guess we were born too soon. But it's too late now.

I don't want to worry about which way is better or worse, either morally or practically. I just want to say a few things about what appears, to me, to make them different.

The next time you go to a wedding, listen closely as the newlyweds go down the aisle. It may be hard to hear, but behind the recessional the organ is blasting out, you can catch the sound of the hatch closing, the claxon sounding. No longer is there any escape. The couple has signed on for the dive, and this cruise is not for a few days, or weeks, or months, or even years. It is for the rest of the only life they will have to live on this earth.

Is that not what is meant when, “before God and this company,” they have joined hands and exchanged rings and promised to stick it out together, “for better for worse, for richer for poorer, in sickness and in health, till death do us part”? When you stop and think about it, that is quite a vow. I think it is worthwhile stopping for a while and thinking about it.

Holy Matrimony is not designed to celebrate how wonderful it is that the bride and the groom love each other so much. That is a wonderful and amazing thing, well worth celebrating in this world where hate and anger, strife and war swirl around us. It is good. It is refreshing, to witness such love and care.

We do not, however, gather in a church for a wedding to fulfill that worthwhile purpose. We come to witness Holy Matrimony. What makes matrimony holy is a kind of love that persists whether the other is loveable or not. It is the love that remains when there is nothing attractive at all about the other person lying over there. It is a commitment for the rest of their lives. It is a commitment to stay together, no matter what.

When we see that couple standing before the altar; we want them to “live happily ever after.” The only possible way for that to happen is for them to have a love that exists on a different level from romantic love. The romance that brought them together and led them to the altar is based on feeling, or emotions.

The love that will see them through the long dive ahead of them will have to be founded not on emotion, but on will. It rests on those lifelong vows they make to each other.

I have a friend who says he would rather go to a funeral than a wedding. At a funeral you believe the dear departed has entered into eternal bliss. At a wedding you know the first round of the boxing match is about to begin.

Despite the fact that there is no way to avoid marital troubles except by staying single, I still prefer weddings to funerals. What greater gift can anyone receive than the knowledge that the person you care more about than anyone else in creation has promised that no matter what, come hell or high water, that one is always going to be for you, never against you, to be on your side—whether you deserve it or not—from this moment on until the end. Never again will either have to fear going it alone. What more could anyone ask of life?

This is the promise of Holy Matrimony. Like anything else worthwhile, it doesn’t come easy. It does not bloom automatically. What has always surprised me is that it seems to grow and strengthen when somehow we make it through hard times, and come out the other side, still together. (Where can you go when you are three hundred feet down?) The blooms seem to be the product of deep waters.

Living apart from the formalities of Holy Matrimony has, I am sure, its own gifts and joys. Someone else will have to give testimony about that. For better or worse, I am not qualified.

Rochet and I can witness that despite some knock-down dray-out rounds in our more than sixty-year bout, Holy Matrimony can give you a deep taste of what heaven might be all about.

Discuss money issues with your parents now to avoid problems later.

A Conversation You Can't Put Off

By Lynn Brenner

MANY FAMILIES TODAY ARE as uncomfortable discussing money as they are talking about sex. So adult children rarely ask Mom and Dad for their financial information. The result: In a medical crisis, they hunt frantically for the financial and legal documents vital to their parents' care.

The time to have this conversation is when your parents are healthy and independent—and you may find them more receptive than you think. "My entire professional life, I've heard that older people are afraid of dying or becoming incompetent and therefore afraid to talk about it—but that hasn't been my experience," says Larry Elkin, a financial adviser in Scarsdale, N.Y.

Indeed, in a recent survey conducted for The Hartford Financial Services Group, 73% of elderly parents said they'd be very comfortable talking to their children about the financial issues they'll face later in life. By contrast, only 59% of adult children said they'd feel very comfortable having this type of conversation with their parents. "It's hard for children to acknowledge their parents' mortality," says Ross Levin, a financial planner in Edina, Minn.

What You Need To Know

You—or someone you know how to reach—should have a list of your parents' bank, brokerage and mutual-fund accounts, and insurance policies. (You don't need to know what these accounts are worth—just where they're located.) You also should know where to find important documents like birth and marriage certificates, real-estate deeds, and em-

Talk to your mom about plans for the future while she's healthy.

What To Say

- **Talk about your own situation.** Planning is sensible at any age; young people can become disabled too. One way to start the conversation with your parents is to tell them about steps you've taken for your own future.
- **Be candid about your feelings.** "Don't pretend it's small talk," says Ross Levin, a financial planner in Edina, Minn. "This subject is a very emotional one."
- **Make your goals clear.** Tell your parents that you want to help maintain their independence.
- **Ask questions.** "If you ever become less independent, what would you like to have happen?" "If you couldn't speak for yourself, what would you want me to say for you?" Stress that your goal is to carry out their wishes.

ployment, military and tax records. Finally, you need the names and telephone numbers of your parents' doctors, lawyer and financial advisers (tax accountant, broker, insurance agent or financial planner), and the location of their safe deposit box.

What You'll Need To Act

If your parents are incapacitated, you'll need legal authority to write checks on their accounts to pay their bills, file their taxes and insurance claims, and authorize medical treatments. Your parents can give you that authority by signing three legal



Often, it's adult children, not their parents, who find it difficult to discuss "what to do if..."

documents: A *durable power of attorney* authorizes you to make financial transactions on their behalf; a *health care agent directive* (sometimes called a *health care proxy*) lets you make medical decisions if they are incapacitated; and a *living will* states what medical treatments and life-sustaining measures your parent does and doesn't want. You can take all these steps without a lawyer's help. (To learn how, go to parade.com.)

Don't be afraid that your parents will refuse to tell you what you need to know. "It's very comforting to children to have this information," says Erlene Rosowsky, a psychologist and assistant clinical professor at Harvard Medical School who specializes in treating emotional problems from middle age through later life. "And most moms and dads want to comfort their children."