

Don't Do What I Did!

Teaching Teens with
Divorced Parents How to
Have a Successful Marriage



Don't Do What I Did!
Teaching Teenagers with Divorced Parents
How to Have a Successful Marriage

Diane Windsor

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diane@warthog.com

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Introduction

What qualifies me to write a book that attempts to teach teenagers how to have a successful, life-long marriage? Do I hold a PhD in Family Studies? No. Am I a psychologist? No.

This is a very important topic. It could potentially change a lot of people's lives. Why should I be the person writing about this?

I've simply made a lot of mistakes in my life, and I hope that I've learned a thing or two from these mistakes. I'm going to do my best not to repeat these mistakes.

In the past eighteen years I've been married twice and divorced twice. I have three children. The father of the older two kids is my first husband, and the father of my youngest is my second husband.

The last thing I want is for any of my kids to make the same mistakes that I've made. I understand that every generation will make its own mistakes. And, if we're lucky, we learn from making these mistakes. Just don't make this particular mistake – the one where you marry the wrong person, or get a divorce for the wrong reason.

Divorce statistics are staggering. I don't have to look up statistics in order to see how many people have gotten divorced. When my oldest son brings home a group of his friends I learn the majority of their parents are divorced.

One day he had five boys over. Only one of those boys had parents who were still married, and living together in the same house.

In that group alone, eighty percent of the kids had divorced parents! I don't think it should be, or needs to be, that way.

Growing up I don't remember my mom sitting down with me, and telling me what it takes to have a successful marriage. So, when I got married, I guess I really didn't know what I was doing.

We all need some guidance sometimes. We don't know it all.

While doing the research and gathering information needed to write this book, I surveyed a group of high school students. I learned a lot from these kids. Half of them have parents who are divorced, and the other half have parents who are still married to each other.

Throughout this book you'll see quotes from the kids I surveyed. I was impressed reading their answers. Most of them have a good understanding of the concepts talked about in the book. We're just bringing it all together.

Why Is This Important?

You, better than anyone else, know how divorce affects children. Whether you're three, twelve, or twenty-one when your parents split up, it hurt. Your world fell apart and your heart broke into many pieces.

Your parents will recover from the divorce much more quickly and easily than you will. It isn't hard to find a new person to date, or even to marry.

You still have only one mom and only one dad, and you want to get along with both of them. At times, of course, each one will probably make you a little crazy. But you should never feel that you need to choose one over the other.

Some of you might be seeing certain problems that others are not, and vice versa. Let's talk about some common issues that divorced people, and children of divorced people, face every day.

Money

When a divorce occurs there are suddenly two households to support instead of one. Whether your home consisted of two working parents or one, the finances are about to change. It's very expensive to keep up a house, and even more expensive to keep up two.

What exactly needs to be paid for when you're running a household? There are a lot of things. Most items need to be paid for every month. Take a look at this list:

- Rent
- Electricity
- Gas (natural gas for heating and/or cooking)
- Water
- Trash Pickup
- Food (groceries and dining out)
- Gasoline for the car
- Possible car payment
- Car insurance

All of these items cost money. It adds up very quickly. Now that your parents are no longer married they will need to support two separate households, instead of one.

When it may have been easy for you to ask your mom or dad if you could go to the movies, or maybe to the amusement park, money will now be a lot tighter. You probably can't do all of the fun things you used to do.

When a divorce occurs, one parent will often be ordered by the court to pay child support to the other parent. Child support is an amount of money that is paid monthly. The amount is determined by several different factors, and these factors will probably be different depending on which state you live in. Some of these factors are:

- How much money each parent earns;
- How much money each parent pays to support the children each month. This would include health insurance, daycare, food, shelter, and clothing.
- The amount of overnights that the child spends with each parent.

The bottom line is that it's much easier to support one household than two. Even if only one parent was working,

and the other stayed home to take care of the house and you, there was still a lot less headache.

Paying for one household is much less expensive than paying for two. It's less stressful, too. Usually if one parent is working, and the other is at home, there is a more clearly defined division of labor. In other words, we have a better idea about who is supposed to do what around the house.

For example, if your mom works all day and your dad is home, he has time to grocery shop, plan meals, and cook. This is so much less expensive than eating out a lot.

When a household is run by one person, it tends to be a little stressful. Making sure that everything gets done can be overwhelming.

It's not that much, you might be thinking. My mom or dad goes to work in the morning, then comes home.

Really?

Let's see what needs to be done around the house:

- Straighten up
- Dust
- Sweep
- Mop
- Vacuum
- Clean bathrooms
- Laundry (wash, dry, fold, iron, put away)
- Mow the lawn
- Trim the lawn
- Edge the lawn
- Pull weeds

- Shop for groceries
- Fix breakfast
- Fix/pack lunch
- Fix dinner
- Clean and dry dishes from each meal
- Driving kids to their activities and friends' houses

Now, it is certainly possible to hire someone to help with these chores. There are many cleaning services who would be happy to come in and clean your whole house – for about \$100.

There are also plenty of lawn services who would be thrilled to mow, trim and edge the lawn; for about \$25 each week. That's another \$100 a month.

If Dad's too tired to shop and cook, there are tons of restaurants that will bring dinner right to your door. Don't have time to fix breakfast? Just stop at a fast-food place on the way to school.

This gets extremely expensive, extremely quickly. Also, eating out is less healthy than fixing meals on your own.

Now, please don't get me wrong. I'm not saying that Single Mom or Single Dad shouldn't have any help. Using one of these helpful services would be fine. But, depending on all of them to relieve some of the everyday stresses of life would empty the checking account very quickly.

This is getting complicated, isn't it? The best thing for everyone is that they live in *one* house.

Being Stuck in the Middle of Fights

When parents get a divorce they're required to take a parenting class. It's kind of ironic, isn't it? People don't have to take any kind of training to become parents - only when they're about to become part-time parents.

The first thing that divorcing parents are taught in this class is that *parents should never put each other down in front of the children*. Unfortunately, a lot of parents don't stick to this rule.

Have you heard your mom say mean things about your dad, and your dad say mean things about your mom? Why do they do that?

They're probably angry or frustrated, and they don't realize that the person they're really hurting is you. In their mind, they have been wronged. They both want you on their side.

But it's not right for them to make you choose. You have the right to love both of your parents. Many times, the divorce isn't just one person's fault.

It also isn't right for your parents to burden you with their problems. You have your own problems to deal with: school, friends, sports, etc. You do not need to think about the rent, your mom's boss, or your dad's new girlfriend.

Sometimes parents forget that, and they think they can talk to you as if you were one of their friends. That's not the case. Your parents are adults. It's their job to take care of you, not the other way around.

So when you start hearing about how your mom is greedy and only cares about money, or how your dad thinks child support is a favor, and not his obligation, you *don't have to listen!* It simply isn't your problem.

Being caught in the middle of your parents' fights is a casualty of divorce.

Not Seeing Your Parents

As I mentioned earlier, I have been married and divorced twice. My two ex-husbands live in different states. I needed to decide which kids would get to live close to their dad, and which would not.

How did I make this decision? There were several factors involved. Please realize that first and foremost, I thought about what would be best for my kids.

"I don't get to see my dad as much."

- 16-year-old girl

My decision was to pick up my kids, my furniture, the dog and the cat, and move all of us from the home where we had grown up and lived for years, to a brand new state that doesn't have snow.

Why did I think that would be good for my kids? What could be good about taking them away from their schools and their friends?

Since my job as the mom is to do my best to make the right decision for all of us, I chose to move to the state where I had a job. While I would love to be home all day long, I

knew that it was important to be able to pay the rent and put food on the table.

Doing the right thing is hardly ever easy.

I didn't want to make this move. I didn't want to take my kids away from their friends, or my youngest son away from his dad.

But I knew it was the right thing to do.

So how is my little guy? Has he adjusted?

Yes, he has. He goes to school every day, and goes to Cub Scouts once a week. He has play-dates and goes to birthday parties.

But, he really, really misses his dad. I know that not seeing his dad isn't fair to him.

There are many of you who don't get to see one of your parents as much as you'd like. Most of the time, it's probably your dad. When parents get divorced, children tend to spend more time with their moms.

Here is a fact:

***Moms and Dads are both
very important when it
comes to raising
children!***

Not everyone believes that. There are plenty of people who think they can do it all. One person can have a job, drive the carpool, and take all the kids to their soccer games, football

games, and birthday parties. Oh, and don't forget all of the regular household chores that need to get done.

The reality is that each parent teaches children different things. You learn things from your dad that your mom just doesn't know about. And vice-versa.

It's very important for you to spend time with both of your parents. Hopefully, both parents understand that and support the time you spend with the other parent.

Your Parents Disagree on the Best Way to Raise You

My oldest son is getting ready to get his driver's license. This means, of course, that he also wants a car.

In a home that has two parents there are usually two cars. Mom has one, and Dad has one. When a child gets their driver's license it's possible for the child to borrow one of those cars when they want to go somewhere.

However, when kids are living in two different households the luxury of borrowing cars may not be available. In our case, we decided it would be to everyone's benefit if my son had his own car. He liked that idea, too.

It isn't going to be an expensive car. A few thousand dollars will probably get him a car that will take him to and from work, and help cart his brother and sister around.

The issue of money then pops up its little head. How will he pay for this car? He has some money in the bank, but he would need a little bit more in order to get something drivable.

My suggestion was a little money from me, a little from his dad, and he would start saving like crazy.

His dad's suggestion was to get a car loan.

I about flipped my lid! I don't like the idea of going into debt and making monthly payments, and I don't like the idea of encouraging my kids to start living a life filled with debt.

But, that's *my* philosophy, and not necessarily my ex-husband's. Since we're not married anymore, he's not extremely concerned about my opinion. If we were still married he might consider my thoughts and my feelings just a little more. But since we're not married, he feels that he can handle this car situation the way he wants to, and I think it should be handled my way.

Parents should always do their best to present a "united front" when raising their children. Believe me, this is sometimes hard to do when you're married, so being divorced makes the task even tougher.

Chapter Summary

It's important to do your best to keep your marriage happy, healthy, and intact because:

- ❑ It is less expensive to maintain one household than two.
- ❑ Kids can see both parents regularly.
- ❑ Parents are more likely to agree on the best way to raise you.

How Do You Know When It's Right??

Opposites Attract

What would it be like if everyone in the world was the same? Everyone would have the same taste in food, clothes, music; just about everything!

Would that kind of society help you grow as a person? Would you ever learn anything new? Your best friend wouldn't be able to introduce you to his favorite new band, because you would probably already know about it!

It makes sense that people want to date guys and girls who are a bit different from themselves. If you're kind of quiet and shy, you might think it's exciting to be with someone who's outgoing.

And it *is* exciting! It's wonderful to be with someone who isn't like you.

But does that excitement last forever? Should you and your spouse like all of the same things? What do you absolutely have to have in common with your spouse?

The answers are different for different people. Some married couples have more separate interests than common interests, and that works for them.

For example, on the weekends he might spend all of Saturday golfing, while she reads a book. If both people are happy with this arrangement, then that's perfectly fine!

Other couples really enjoy doing the things they like to do *together*. It might be going to a museum, riding bikes, or

learning a new recipe, but they want to do these things with their spouse, not without them.

Again, if that's what works, that's great.

So, if everyone is ok with doing some things together and some things separately, then everything is ok, right?

Not exactly.

There is one very important issue on which both parties *must* agree - **values**.

What does that mean? It's not easy to understand.

Let's talk a little bit about what it means if you "value" something. If something is valuable, it's important to you. It's worth a lot. Sometimes, we attach a monetary value to these items that are important to us.

"One key to a life-long marriage is having the same beliefs and values as the person you're going to marry."

- 16-year-old girl

Do you have a favorite pair of jeans that cost a lot of money? A pair of designer jeans can cost over \$100. If you worked hard and saved your money, and paid for those jeans yourself, they are probably pretty valuable to you. They are worth a lot to you. You will probably take care of them just a little bit better than if your parents had bought them for you.

Living your life with certain values means that you put priority on the things that are most important to you, or most valuable to you. Just like that expensive pair of jeans, you'll take better care of those things that are worth more.

Values can be different for different people. If you take a look at where you spend most of your time and energy, you'll start to get a good feeling about where your values lie.

Your values will probably change as *you* grow and change. Teenage values are definitely different than adult values.

Right now, you are probably most concerned about the things that you do every day; school, sports, friends, maybe a part-time job. These are the right things to think about at your age.

But as you grow into adults, and start forming your own opinions about the world and how you think things should work, you need to be on the lookout for a potential mate who shares those opinions.

There are some tough questions that you need ask this person, and you need to make sure the answers reflect your way of thinking.

Here are a few examples of these questions. You will probably think of some more as you decide what is really important to you.

- Which household chores should the husband do, and which should the wife do?
- How should money be handled?
- Should the wife stay home with the kids, or should she work?
- How should the kids be educated? (Public school, private school, or home school)

- How much “me” time should each spouse have?

These might seem like simple questions, but they can potentially have some serious consequences – like a big fight!

Think about it. If the husband and wife both have full time jobs, it's pretty important to agree on who's going to make dinner, help the kids with homework and get them all ready for bed. You might think it just makes sense that they'll help each other out, but it isn't always that straightforward.

These things need to be discussed and agreed upon.

If we marry someone whose parents are not divorced, we need to be aware that they will most likely think married life should be the way it was for their parents.

Maybe Mom was home with the kids, and did everything that needed to be done around the house. When Dad came home from work, she had dinner on the table and the kids already had their homework done. The only thing Dad had to do was turn on the TV and put his feet up.

Today things are a little different. Lots of moms work outside the home, so they can't be expected to take care of all the household chores. However, if a man was raised in a household where Mom cooked, cleaned and ironed, he may expect the same from his wife.

This is an example of values. We can broaden this example, and state, “It's important that we put the needs and well-being of our family ahead of our own needs and wants.”

If you share this value with your spouse, you'll be in good shape. You'll both know that if the family needs something, you'll both be willing to do what it takes in order to fulfill that need.

If you don't share this value, you might start to see resentment building in your relationship. It's never good if one person feels like they're doing more than their fair share for the family and for the household.

Some people may have more conservative, or traditional, values. They tend to put their family first and attend religious services on a regular basis. They probably see the value in having a parent stay home with the children, especially while the kids are very young.

Other people have values that are a bit more modern. Both parents might work full time, and the kids might go to day care.

Neither one of these sets of values is wrong. Once you decide where your values lie, you simply need to make sure you pick a mate with the same values.

Marriage is all about ***teamwork***:

- ❑ Two people who share a common goal and work together to accomplish it.
- ❑ Two people who understand that life isn't all about them anymore.

Chapter Summary

It's ok to have different interests and hobbies, but make sure that you and your spouse share the same values.

Marriage takes teamwork.

Don't Be a Fool and Rush In

There is nothing like the feeling of finding a new love. You think about him constantly when you're apart, and count the minutes until you see him again.

It's amazing that you're able to get anything done (like homework, sports, work, etc.) and your friends are starting to get a bit tired of hearing about this fabulous, wonderful person.

You can't imagine life without him. This **must** be what love is all about! So you decide to get married.

So what if you've only known him for five months? You're sure he's the one! Your love will last forever! And that's what marriage is all about, right?

Wrong!

I hate to break it to you, but that giddy, fabulous, head-in-the-clouds feeling you get when you first fall in love doesn't last forever. Eventually reality will set in, and with reality comes everyday life.

So if you don't have that giddy, walking-on-air feeling all the time when you're married, why get married? Wouldn't it be better to just stay single your whole life, and do whatever you feel like?

Everyone is different. What's good for one person might not be good for someone else. There may be some people who really don't want to get married, because they're truly happy as a single person. And that is ok.

But, overall, most people want to get married at some point in their lives.

It's natural to want a companion; someone to go through life's ups and downs with, someone who will share your dreams, goals, and common interests.

If you've had a bad day, there's nothing like going home to your "safe haven," and unloading all the rotten things that happened to you during the day to someone who really cares about you. This person just wants to make you feel better, and make all your problems go away.

In addition to wanting an intimate companion, there are all kinds of other reasons that people get married. Some are good reasons, and some are not so good.

What are some of the bad reasons?

1. You think it's the right time in your life to get married. You finished college, got a job, now it's time to get married.
2. You want to move out of your parents' home.
3. All of your friends are getting married.
4. You think you're getting older, so you better do it now, or you may never get married.

Now let's take a look at some of the good reasons to get married:

1. Statistics show that married people live longer than single people.

2. Intimate emotional support from a spouse.
3. Married people have better emotional and physical health than single people.
4. Married couples have greater incomes than do single adults, and the longer they stay married, the more wealth they accumulate.
5. Communities with more married-parent families are safer and more attractive places to live, because they are less likely to have substance abuse and crime among young people.
6. Married people are more emotionally and financially stable and goal oriented.
7. Holidays are much more fun with a spouse.
8. Vacations are much more fun with a spouse.
9. There's always someone to confide in.
10. There's someone there who is as concerned about your health and well-being as they are their own health and well-being.
11. You always have someone you can bounce ideas off of and get honest and beneficial feedback.
12. When you get old and ugly there's still someone who loves you and thinks you're gorgeous.

“When you’re married there are two jobs paying the bills.”

- 16-year-old girl

As mentioned earlier, I’ve been married and divorced twice. You might think that I’m jaded, and have negative thoughts about marriage.

I don’t! People should get married. When they do it under the right circumstances, marriage is wonderful. Most people were not meant to spend their lives alone.

But, you might be thinking, people who don’t get married and have a family have more money, and, therefore, are able to buy more stuff.

Is having a lot of expensive stuff important? Maybe it is to some people. Having quality relationships with people is more important than having stuff. Having good relationships with your spouse, children, parents, family and friends is more important than buying the newest HDTV.

It’s more rewarding, too. You might think there’s nothing better than sitting in front of your brand-spankin’-new TV set. But, don’t forget – what you have does not dictate who you are.

Ok, so by this time we’ve determined that you want to get married for the right reasons and not the wrong ones. You’ve found someone you think you’d like to marry. You’ve double-checked the [chapter on Red Flags](#) (which is coming up) and you haven’t seen any of them. This person is nice to animals and kids, doesn’t spend too much time in front of

the mirror, and seems to have a good handle on spending and saving their money.

But, you've only been dating for four months. You're still walking around with your head in the clouds; it'll take you a little time to come back down to earth.

So how long does it take before you know for sure that he is "the one?" How many dates, how many dinners, how many phone calls, how many e-mails, how many text messages?

If you are both healthy, mature, employed, and independent, it'll take at least a year and a half before you should even consider talking about the possibility of marriage.

Why a year and a half? During that amount of time you will see your wonderful boyfriend or girlfriend's good side, bad side, tired side, happy side, cranky side, hungry side, tipsy side, weekend side, late-night side, early-morning side, bad-day-at-work side, just-got-a-promotion side, Christmas side, birthday side, etc., etc., etc.

Does that make sense? A year and half should give you enough time to get to know your significant other pretty well. By this time, you will have seen the red flags.

And, hopefully, you will have *heeded* those red flags!

"One of the keys to having a life-long marriage is getting to know someone before marrying them."

- 17-year-old boy

So once you have reached the monumental eighteen-month mark, what next? Is it engagement time? Maybe. If so, how

long should the engagement be? One month? Six? More like a year? Yes, more like a year. Realistically, you need that much time to plan a wedding, anyway.

Yes, it takes about a year to plan a wedding. You need to find the best caterer, the right location for the reception, the perfect band, and don't forget the dress – that's the most important part.

Or, is it?

People spend a whole lot of time planning the wedding. It's fun and romantic. It's a party they'll remember for the rest of their lives.

But, how much time do people take to plan their marriage? Isn't a lifetime more important than one day?

It's more important to plan the marriage than the wedding!

We're going to talk about [planning the marriage](#) a little bit later in the book. Just be aware that the time you are engaged is the time for you to take a good, hard look at your relationship with your fiancé. Yes, he's moved from being the "boyfriend" to being the "fiancé."

"But," you may be thinking, "didn't we get engaged because we know that we're absolutely right for each other?"

That's just the first step. I've known plenty of people in my life whom I really like, but there was no way I could live with them.

This is your time to find out if you can live with your fiancé! And, no, I don't mean that you should [move in together](#) before you're married. We'll talk about that a bit later, too.

This is your chance to find out what they think about money, kids, who does what around the house, in-laws, moving, jobs, each person's interests and hobbies, and so on, and so on.

There's really a lot to think about when you're engaged. It isn't all about what color the bridesmaids are going to wear.

The more time you spend working on all of these various topics with an open heart and an open mind, the better chance you have at having a happy marriage. Don't rush into a marriage, only to find out that you and your new spouse have some major differences.

Take the time you need early on to find out if it's right!

Chapter Summary

Take the time to really get to know someone before rushing into marriage.

Spend more time planning the marriage than the wedding.

Do Your Parents Have a Clue?

I wish that I knew what I know now –
when I was younger.

Rod Stewart

It's hard to imagine that your parents have any idea at all about your life. I understand that. They're about 20 to 30 years older than you. Things have changed a whole lot since they were your age, and since they've experienced the things you're experiencing right now.

You might think that they have no idea what you're feeling. How could they possibly understand that you have found the love of your life, and that you absolutely have to spend the rest of your days with him?

They remember that feeling. If anyone has ever experienced it, they never forget it.

But during the time since you were born, they might have learned one or two things here and there that you just might not have learned quite yet.

What? Could I possibly be implying that your parents might know some things that you don't? No – it just isn't possible!

Well, yes, actually, it is possible. The more time you spend on the planet, the more things you learn. It's a simple concept. You really can't help but learn new things about life, because every experience you have teaches you something.

It might be a good thing, or it could end up being a bad thing. Even if you make a mistake and really screw something up, it is a learning experience.

Everyone makes mistakes – what’s important is that we learn from our mistakes, and do our best not to make the same mistake more than once.

Your parents love you. They want what is best for you. Even though they know in their hearts that they can’t keep you from making some mistakes, there are certain ones they’d like to try to keep you from making.

That’s why I’m writing this book; I don’t want my kids to go through a divorce (or divorces) like I did. This is one mistake that I want to make sure they will avoid.

Your parents probably feel the same way. So, if they start giving you advice here and there about your new boyfriend or girlfriend, you might want to listen.

Now, there might be some rare situations where your parents are trying to turn you against your boyfriend, or maybe your boyfriend is trying to turn you against your parents. In these situations it’s really up to you to be smart enough and strong enough to be able to see what’s really going on.

Are your parents just dead-set against you ever having a healthy, long-term relationship with anyone? Is it the case where, “There just isn’t anybody good enough for my baby?”

This can happen sometimes. There are some parents out there who don’t want to see their children grow up. They want to hold on to them and control them forever. This is an extreme case.

The topics and issues we're discussing in this book really don't cover extreme cases where your parents don't want to let you go, or your girlfriend is a super control freak.

So let's assume that your parents love you, want the best for you, and really have some valuable advice to offer you, regarding your girlfriend or boyfriend.

It's hard to hear criticism, especially from Mom and/or Dad. I'm an old lady, and it's still hard for me to hear it. I just want my dad to be proud of me, and to shower me with his approval.

Put yourself in your parents' shoes for a moment. They see you together with this new person in your life. They see the situation from an "outsider's" perspective.

They see how happy you are when you're together. Or, on the other hand, maybe you're not as happy as they think you should be.

Your parents may possibly see some things that you're oblivious to. They are only looking out for you. They want what's best for you.

Try to see your situation the way your parents do. They may see things in your relationship that aren't clear to you. They want your man, or your woman, to treat you the way you should be treated.

Here is a great question to ask yourself:

Is the guy you're dating the type of guy you would want your own daughter to date?

Think about it – if you have a daughter some day, you would want everyone to treat her like a queen. She deserves to be treated with kindness and respect.

So if your parents see that their wonderful daughter is dating someone who's causing Mom or Dad to raise a few red flags, they might want to have a conversation with her regarding her new boyfriend.

You know, the way a message is delivered is just as important as the message itself. If your mom or dad comes to you and starts complaining about your latest boyfriend, you might not be very open to hearing their opinion.

“That John Doe guy isn't any good for you! I don't like his tattoos, and that motorcycle he rides is way too fast. I don't ever want to see you riding on that thing! His hair is too long, and he smells funny. I don't think you should be dating him.”

This kind of comment pretty much shuts the door on any kind of constructive conversation.

If, instead, your mom came to you with a little different approach, you might be more inclined to listen.

“Honey, I was wondering if I could talk to you about your new boyfriend. He seems very nice. You seem very happy with

him. Can we sit down for a little bit and talk about your relationship?”

If someone approaches me with questions, as opposed to accusations, I'm much more inclined to talk with them, and listen to their opinion.

Remember that your parents are only looking out for you. They love you, and they want you to be with someone who treats you right.

They may not be right one hundred percent of the time. When making a judgment, or forming an opinion about something, we all use our own life experiences to form these judgments.

It's possible that when your mom was young, she knew a motorcycle guy with tattoos and long hair, and he was a jerk. She is taking that experience from her youth, and applying it to your boyfriend. It isn't fair, and it isn't right, but it is understandable.

This is the perfect opportunity to have a dialog with your mom or dad. The important thing is to stay calm. This discussion doesn't need to be a fight – it doesn't need to be emotional.

If you really *listen* to each other (the section on [active listening](#) will teach you how to listen) you will be able to reach an agreement. Guess what – you might even agree to disagree! That's ok! Husbands and wives, parents and children, boyfriends and girlfriends don't have to agree on everything.

The important thing is listening, understanding, and validating.

Is it possible to understand a person's point of view, even if you don't agree with them? Yes, of course it is. Grown-ups know that there are millions of different opinions in the world. Grown-ups also know that they're not always going to be right.

So it's ok if you and your mom or dad do not necessarily agree on how cool your new boyfriend is. But, you need to make sure that you give them the respect they deserve by listening to, and understanding, their opinion. And they need to do the same.

What does "validating" mean?

Validating means that during a conflict or conversation, even though you may not agree with someone, you can see where they're coming from. This is a very important concept to understand.

If you're trying to explain your point of view to someone, and they're just sitting there, looking at you like they think your absolutely nuts, how does that make you feel? You don't think you're nuts. You think that what you're saying makes sense, and you also think it's kind of rude for this other person to act like you're talking about something crazy, like little green men from Mars.

If you're in a relationship and trying to explain something that's very important to you to your girlfriend, and she's not validating your opinion, it can be very hurtful.

Again, we can understand an opinion that differs from our own, even if we don't agree with it.

Chapter Summary

Your parents have had experiences that you have not yet had. They have your best interests at heart. Listen to their opinion.

Watch Out for the Red Flags

Red flags; warning signs; the little voice inside your head that says, “Something isn’t quite right about this.”

We’ve all seen them before. You might get this nagging little feeling whenever you’re with someone that seems to be a little weird, but maybe not weird enough to break up just yet. You want to give it just a little more time to see if the “pros” outweigh the “cons.”

But since we are so head-over-heels in love with this person, we overlook all the little warning signs. We tell ourselves, “All of the good things make up for these one or two little bad things.”

Or we might even say, “I can change him. He’ll stop doing this because my love is so powerful!”

Oh – my – gosh.

I’ve heard this kind of behavior referred to as “missionary dating.” Someone who is so passionate and fired up about how they can help those who are lost, is absolutely sure they can save this person! Their love and their good influence will make a difference!

Is he an alcoholic? Is he a compulsive gambler? Is he just a plain-old jerk? The missionary dater thinks her love will conquer all of these demons.

Isn’t that kind of a conceited point of view? What is so wonderful about you, that you think you can make this kind of a drastic impact on a person’s life?

Here is the most important lesson you can learn. If you don't remember anything else from this book, please remember this.

You can't change people!

I know a young woman who is "in love" with someone. They've been dating for a little more than six months. We don't talk that often, but when we do I hear that this guy is normally an hour and a half late when they have plans, he tells her how hot other women are, and what a bad parent she is.

They fight constantly. He calls her in the middle of the night, drunk as a skunk.

This woman is smart, beautiful, and she has a good job. She'd be a great catch for any guy. Why would she put up with a jerk like this? I can't figure it out.

*She deserves to be treated with kindness and respect!
Everyone does!*

So why is she sticking around, when he's treating her like crap? She might think she can "save" him.

You should be in a relationship with someone who cares about you. One indication that you're cared for is when the person you're spending time with treats you nicely. That's really all it is – are they being nice to you?

We all have off days; just ask my kids, they'll tell you how I act when I'm having a bad day! So once in a while, your significant other may be a little tired, or a little crabby. That's understandable.

If a person displays a certain behavior before you are married, it really doesn't make sense to think that behavior will change after you're married.

I made that mistake before, and I'm doing my darnedest not to do it again. I was sure that my party-loving boyfriend would settle down after we got married. It didn't happen. Shocker.

If your wonderful boyfriend drinks a six-pack of beer every night and starts acting in a very belligerent way, you cannot think that he'll quit once you're married.

You deserve to be picky. You deserve to spend the rest of your life with someone who really cares about you and who treats you well.

Please don't get me wrong – I'm not so cynical that I don't think people can grow or transform themselves into a better, more caring person. The trick is that the person must want to make the change. One person can't convince another to change. It has to come from inside; from their heart.

As I mentioned earlier, relationship red flags are warning signs. If you see some of these signs it doesn't necessarily mean that you need to run away screaming. Just make sure you do keep your eyes and ears open to all of the behaviors.

So what are some of the red flags you need to watch out for?

Lying to other people

You've heard your new girlfriend tell "little white lies" here and there to other people. She didn't write a paper, and she told her teacher that she accidentally spilled soda all over it. Could she please have one more day?

She told her mom she was at the library, when she was really at the mall.

These things might not seem important, especially since she doesn't seem to be lying to you, but think about it. If she lies to everyone around her, don't you think she'll start lying to you eventually? She's probably gotten so good at it that no one can tell she's doing it!

If she's lying as a teenager, she'll probably continue doing it as an adult.

Here's the clincher – if she's lying to everyone else, she's probably lying to *you*. You can tell yourself over and over, "It's ok if she's telling lies to other people. She isn't lying to me, so I don't care what she does."

Does that make it ok? No! This indicates a real character problem with this person. Everyone slips up occasionally, and if it's a one-time error in behavior, that should be forgiven.

But if you see a pattern of dishonest behaviors, it shows that there is a character problem.

What is character?

Character is a person's moral or ethical quality.

You don't want to be with someone who seems to have something broken in their character. And, keep in mind, you do not want to *be* a person with a broken character.

Cheating

This is certainly another character issue, very similar to the lying problem.

I've known people before who have been "the other woman." For whatever reason, she thinks she can give a man something that his wife or girlfriend can't.

Is it physical intimacy, or do they share an intellectual bond? Do they have an enormous amount of interests in common? Whatever it is, she is absolutely sure that she and **ONLY** she will be able to satisfy him.

Guess again.

Why in the world would anyone think that the cheater they are now dating, or have maybe even married, isn't going to cheat on them someday?

The cheater is just never satisfied with what they have. He's always looking for the cuter girl, the funnier girl, or maybe even the girl with more money. It might have been you at one time, but, one day, he'll probably find someone new. For a while, at least.

Being Self Absorbed

Do you know any people who are stuck-up, conceited, and think the world revolves around them? When you're making plans for the weekend you always somehow end up seeing the movie this person wants to see.

Maybe you'll be talking to them about the really hard geometry test you took, and they change the subject in the middle of your story. The new subject, of course, is about something relating to them.

This kind of behavior can be an indication that a person cares more about themselves than other people. It's hard to have a healthy, successful marriage with someone like this. In a marriage and a family environment, it's necessary to put other people's needs in front of your own practically all the time.

It's not always easy to put others' needs and wants ahead of your own. I know that I sometimes feel unloved and unappreciated, and I'll probably say some things to my kids that I shouldn't. I may act selfishly, and not think about what my kids want or need.

But this isn't normal, every-day behavior. We all sometimes feel that we deserve a little extra attention - just not seven days a week, twenty-four hours a day!

One thing that I believe is very important in a marriage is to be able to talk with your husband or wife about anything, and know that they really care about what you have to say. A person who really listens to you is typically not self-absorbed.

As mentioned earlier, there are some people who will simply change the subject as you're talking to them, because they'd rather talk about themselves than give you the courtesy of listening to what you have to say. Being married to someone like this is miserable.

If you have a hard day at work you should be able to go home to a safe haven, and talk about your day to people who want to listen, and want to help you feel better. That's just normal!

Stay far away from people who are overly self-absorbed!

Being Rude to Others

Have you ever been on a date, maybe having dinner at a nice restaurant, enjoying good company and good food, when out of nowhere your date starts freaking out because his steak is too rare? People at other tables are turning their heads to stare; the waitress comes over, she apologizes and offers to fix the problem, but that isn't good enough. Your date starts calling her names, and threatens to get her fired.

You just sit there with your jaw sitting on the floor.

This is not the kind of person you want to be spending time with! People who are rude to others fall into the "self-absorbed" category. They tend to see everyone else, especially people who work in a service-related business (waitress, grocery store clerk, movie theater employee) as beneath them.

The example mentioned above is a little extreme. Most of the time they might do little things, like not say, "thank you"

when they're handed change, or not acknowledging the cashier.

But if you see your date treat other people this way, you know that he'll be treating you the same way very soon.

Talking About How Hot Other People Are

Our view of beauty is distorted. You know this. We are constantly bombarded by the images of extremely thin, beautiful women and hunky guys, and we think we need to look just like them in order to succeed in the world.

Real beauty comes from inside, not outside. Real relationships are certainly not based upon physical beauty. In seventy years, when you're both old, wrinkled, and a little paunchy, you'll need to be able to spend time together talking, and doing things that you both enjoy.

What you look like in seventy years isn't going to matter. What you look like right now really doesn't matter a whole lot either. What's important is how you treat people, and that you're a contributing member of society.

But, you might be dating someone who is really hung up on how people look. He always comments on how hot someone is in a movie.

You start to hear things like, "You should wear your hair like that," or, "You should buy a dress like that."

Or, he might make comments about women he sees on the street. This can get old real fast.

You might bring it to his attention; you might tell him that it bothers you when he talks about how other women look.

If he tells you that he isn't doing anything wrong, and it's *your* problem (maybe he tells you that it's your inferiority complex) then you know it's time to get out of Dodge.

In a healthy relationship one person wants to make the other feel good about themselves, not bad.

If your boyfriend doesn't like you the way you are, then what in the world is he doing with you? This question isn't meant to be mean or insulting, it's simply a valid question!

Why would any person want to be with someone if they just want to change them?

If you're dating someone who constantly talks about what you should change about yourself, that's a big red flag! I once dated someone who told me he loved me, but he kept asking me to change things about my appearance.

He wanted me to change my hair color, grow my nails longer, wear more make-up, and he even had the nerve to ask me if I would get a boob job! I ran away from that relationship *fast*.

Don't spend your time with someone who is hung up on looks. What a person is like on the inside is what's really important.

Blaming Others for Their Problems

The “victim mentality” is a big problem in the United States today. Many people believe that all their problems are someone else’s fault.

They don’t have a job because there are just too many people looking for a job, and not enough companies are hiring.

They get fired from a job, but of course it’s not their fault. It’s those jerks at the office, they just don’t understand!

Every relationship they have, whether it’s business or personal, that doesn’t work out is always the other person’s fault. All of their romantic relationships end because there is something wrong with their boyfriend or girlfriend, but they are never responsible for the break-up.

In any relationship that has problems, it’s hardly ever only one person who is the cause of those problems.

Sure, if the person is abusive or addicted to drugs or alcohol, it’s probably their fault. In most relationships it takes two to make it work.

Teenagers are in the process of learning how to be adults. Your parents don’t need to watch over you as you do your homework, like they probably did when you were in second or third grade. If you have a part-time job, you know when to show up, when to go home, and what to do while you’re there.

You are learning how to be an adult! You’re learning responsibility and accountability.

If you put off writing your 500-word midterm essay until the night before it's due, it is no one's fault but your own. It isn't your teacher's fault for assigning it to the class, it isn't your boss's fault for asking you to work, and it isn't your mom's fault for giving birth to you.

You are responsible for your actions! Most of the time, there isn't a person holding a gun to your head and forcing you to do something you really don't want to do. Everyone needs to understand that there can be consequences to their actions.

Responsibility is having the capacity for moral decisions, and rational thought and action.

Most adults reach a point in their lives where they make the decision to act responsibly, and to be responsible for their actions.

You can't spend the rest of your life partying. Sometimes you have to sacrifice your own wants for the good of someone else.

Those people who insist on being a victim for their entire lives, and always blame others for their problems, have made the choice to act irresponsibly.

Acting Lazy

It takes a team to create a good marriage. It's very difficult for one person to do it all alone.

There is a whole lot of work involved in keeping a home running smoothly. The husband and the wife need to pitch in and do their share.

If you're dating a new girl who loves it when you cook dinner for her, but hates to help you clean up the dishes, it's probably not a very good sign.

This could even be an indication of a person who may not feel like going to work, and making sure their family has a roof over their head and food on the table.

She Needs You

There are healthy relationships and unhealthy relationships.

In a healthy relationship there are two people who are comfortable with themselves. They are confident, happy, contributing members of society.

Either one of these people are perfectly fine without being involved in a romantic relationship. They have a job they enjoy, they have friends, and activities that keep them active and busy.

They don't *need* to be with someone. When they meet someone they think they would like to date, they decide that this is a person they *want* to be with.

Many times this relationship will begin as a friendship. They share common interests, and enjoy spending time together and talking with each other.

They also enjoy doing things for each other. Healthy people get a lot of joy from doing things for other people. It makes them happy to bring happiness to others, and maybe lighten their load just a little bit. They are thoughtful and considerate. They say things that are complimentary and positive.

A healthy person appreciates having this other healthy person in their life. They let this person know that they are appreciated. It doesn't take a lot of effort to tell someone, "Thank you so much for doing that for me. I really appreciate it."

No matter how big or how small the favor was, take the time to say, "Thank you."

Healthy people are also happy to pitch in and help with a project or a chore. They help willingly, without complaining about it.

As a couple these people are happy, giving, and have a positive outlook on life. They are grateful for each other.

Many times, people who are part of a healthy couple weren't even trying to become a couple. They were perfectly happy living their life, going to work or school, and doing the things they enjoy. Then, they meet someone who loves to do all the same things they do.

There are also some people who need to have a boyfriend or girlfriend all the time. Do you know anyone like that?

These people are constantly on the lookout for someone new, and they'll go out with someone they don't even like very much. There are plenty of adults who do the same thing.

This is not a healthy way to go through life.

Overly Concerned with Appearance

High maintenance – what does that mean to you? Maybe you picture someone who spends a really long time in front of a mirror, wears lots of make-up, and is constantly afraid of getting their hair messed up?

Don't be fooled – this can be a man, just as easily as a woman!

People who are more concerned about how they look than how they act don't make good partners.

It's a symptom of selfishness. It's a symptom of a person who is self-absorbed, and more concerned about their own wants and needs, and not about other people.

Never Inviting You to His Place

When you first start dating someone, it's certainly a good idea to meet in public places. It takes a while to get to know someone, and you don't want to go to someone's home if you don't know them very well.

But, as time goes on, it's normal to meet each other's friends, family, and see each other's homes.

If you're dating a guy who wants to keep you completely separate from every aspect of his life, there's a problem. This could be a signal that he has something to hide.

Like what?

Worst case, he might have a wife and kids, and doesn't want you to find out about them.

Or, he might be a slob and just doesn't want you to see his pig-sty of an apartment.

Either way, these are definitely things you need to know early on. Gather as much information as you can, and make an educated decision about the person you're dating.

He or She Has a Temper

There are some people who fly off the handle over every little thing. You might just look at them wrong, and they lose their temper. Have you ever known anyone like that?

If you and this type of person ever have a disagreement, get ready to be yelled at and objects may even be thrown against the wall.

You need to understand that this type of behavior is never OK. Your boyfriend or girlfriend might even get you to believe that their nasty outbursts are your fault; but they're not.

Abuse comes in different forms. Just because you aren't being hit doesn't mean that you aren't being abused. Some other forms of abuse include verbal, emotional and mental.

Don't let anyone abuse you. If you're dating someone who has a short temper, you need to leave.

Chapter Summary

Don't think you can change or "save" anyone.

If you see one of these red flags, or one that isn't listed here, don't ignore it!

If someone is rude to other people, self-absorbed, a liar, a cheater, or a victim, run away fast.

How To Keep It Good

There WILL Be Rough Spots

Ahhhhh...love! It's just one long honeymoon! The happy couple is happy all the time. Days are filled with champagne, roses and kisses.

NOT!

Well, not to be too cynical...there certainly is a blissful time after the wedding, known as the honeymoon, where your new bride or groom can do no wrong.

But then, one day, she might take extra long in the bathroom when you're in a hurry to get ready for work. Or, he might start leaving his socks lying on the floor instead of tossing them into the laundry hamper.

Are you getting irritated? Maybe a little frustrated? He should know better than to expect you to pick up his stupid socks! What are you, his maid? Certainly not!

That might be your initial reaction to your spouse's quirky, and yes, sometimes irritating, little habits.

What should you do about it? Yell at them, and nag them until they stop doing it? I don't think that's the best solution.

It won't hurt anything if you over look the little everyday things. You know what? For every little irritating, annoying little thing your spouse does, you do something that might be even more irritating and annoying.

Really, it's true! None of us are perfect. We all have certain goofy idiosyncrasies.

Don't make a big deal about the little things! If he just can't seem to get his socks to the hamper, pick them up and put them there, and do it with a smile on your face.

Do you know why? Because you love him, and you made a vow to be his life partner.

If all husbands and wives lived their married lives together doing whatever they could to make each other happy, and not only thinking about making themselves happy, there would be many, many happy marriages.

Do you know the movie "Walk the Line?" It's the story about the famous country singer, Johnny Cash, and his wife, June Carter Cash.

It's said that June Carter Cash woke up every day asking her husband, "What can I do for you today, John?" How do you suppose that made him feel? You can bet he felt loved and appreciated.

And, you know what? Because she treated him in such a kind, loving way, wanting to help him and take care of him, I'll bet you a quarter that Johnny Cash treated his wife the same way.

What comes around goes around. Treat people the way you want to be treated.

You will possibly encounter little, teeny, piddly annoyances with your spouse on a daily basis. These are things you should ignore, and not make a big fuss about.

But what about the big things? What are some really big problems that you may encounter, that could possibly jeopardize your marriage?

Let's talk about some.

Losing a Job

Whether a household starts out with one income or two, a couple, or a family, gets accustomed to a certain standard of living.

Losing a job due to a layoff or getting fired can be devastating. While it's a really good idea to have an "emergency fund" to help get you through a transition period between jobs, the reality is that many people don't have this kind of cushion.

When someone loses a job, it's important to have a plan. It's important to work out a budget so you're saving as much money as possible until a new job is found. It's important to start pounding the pavement right away, and do whatever you can to find a new job.

You, or your spouse, might find that it's not as easy to find a new job as you had hoped. Or that there might be jobs available, but not exactly the kind of job you had before.

You have to make a decision, together, about what the best course of action would be. Would it be best to take a job right away, even though it may not pay what you hoped it would? Or, would the right thing be to wait until what you really want comes along?

The decision is not up to one person. Both people must have a vote, and each person's vote must count. It's possible that in the beginning both people might not agree on the solution, but by talking about it, and listening to all opinions and ideas, you will be able to work as a team and determine the best solution for the family.

Serious Money Problems

What happens if you don't find a job? What'll happen if you go to interview after interview, and never get a job offer? You might have started out with a nice emergency fund to help cushion the blow, but you quickly start to go through it, and before you know it you're not sure how you'll be paying the rent next month.

Money problems are one of the main causes of divorce in the United States.

Some people feel the need to stick it out until they find the "perfect" job. It has to be with the right company, the right salary, the right benefits, the right parking space, the right coffee – do you see where I'm going with this?

You may never find the perfect job. Or, it just might take a little bit longer to find it than you had originally thought, and in the meantime, you have bills to pay.

So what are your options? You could borrow money to pay your bills. You could take a job that isn't exactly what you want to do for the rest of your life, but that is a decent "transition" job that will keep you from going into debt.

I knew several people who were faced with this very tough decision. They all had high-paying jobs in the technology industry, and then were laid off. Some of the technology companies downsized their staff, and some shut down completely. A lot of people were out of work.

Since many companies were going out of business, and many people were out of work, it was a very difficult time to find a job. The perfect job wasn't anywhere to be found.

I know men who went to work at retail stores because they knew they had to put food on the table for their family. It was the right thing to do.

You and your spouse will need to decide together when the time is right to take a job that might not be in your industry of choice.

It's important that both people's points of view are listened to, and seriously considered.

***Both votes
count!***

You can't look at a situation like this as one person is right, and the other is wrong. Together, you'll be able to figure out what's best for each individual *and* the family.

Adultery

This is a tough one. For a lot of people it's a deal-breaker. If a person discovers that their husband or wife has had an affair, they're done.

If this is an issue that you have to cope with in your marriage, it will take some serious communication between you and your spouse. The help of a good marriage counselor will definitely be necessary.

You might decide that the marriage is over. An important vow has been broken, and you're not able to trust this person again.

Or, you might decide that it might be possible to save the marriage. It would take a lot of work and a lot of time to come back from this breach of trust, but if both people are willing to do the work it takes, it can be done. It's important to understand the difference between an "event" and a person's "character."

An event is something that happens once. Even though it was wrong, the person expresses remorse and regret, and they most likely will not repeat the event. It's very possible to save a marriage when an affair is a one-time event.

However, if it's happening over and over again, and your spouse isn't stopping this behavior, then you have a character issue on your hands. It's very difficult to change a person's character. They have to really want to change – you certainly won't be able to convince them.

Addiction

There are many kinds of addiction. While many people immediately think of drug or alcohol addiction, you might know someone who is addicted to food, pornography, gambling, or even shopping!

Any of these addictions can cause an enormous strain on a marriage.

The first step in dealing with any addiction is helping the person who has the addiction admit there is a problem. Anyone can change if they want to. They might need a lot of help to beat a tough addiction problem, and it might take time. It will almost certainly take a lot of help from a professional addiction counselor.

But the person *must* admit they have a problem, and *must* be willing to get the help they need. No one can force another person to change if they don't want to.

Accident

A bad accident can be devastating to a family. One minute everything is going great, you're going through your normal, daily routine, and the next minute you get a phone call. Your husband has been in a car accident, and you need to go to the hospital.

What are the possible outcomes of this type of situation?

Hopefully, he'll have a full recovery and everything will go back to normal in a short amount of time. His bumps and bruises will heal. You'll be able to fix the damage to the car, and it will all be fine.

But what if he sustains an injury that doesn't allow him to do the type of work he had always done? If he worked delivering packages, and now he's not able to lift heavy boxes, he'll have to rethink his career.

What does that mean? It's probably going to take a lot of thought and a lot of planning. Possibly some re-education. He might have to learn new skills in order to start a whole new career.

It's hard to think of starting a new career, after doing the same kind of work for many years. But it *is* possible. Lots of people make career changes in their lifetimes. It just takes a little time, and a lot of support.

Chapter Summary

There will be rough spots in a marriage. It's important to work together during the tough times, and find the best solution together.

Some of the possible rough spots are money problems, losing a job, addiction, adultery, and accidents.

R-E-S-P-E-C-T

Respect – this is probably the most important word to understand when you work on a life-long marriage.

You probably often hear about treating people with respect. Maybe your parents tell you to talk to them respectfully – or, they might just say, “Don’t talk to me in that tone of voice!” That means they would like you to talk to them with respect.

Everyone wants to be treated with respect. Sometimes we might treat people we hardly know with more respect than our own families.

How do we know what’s respectful and what isn’t? How do we know if we’re treating someone with respect?

There is a very easy way to be sure that you’re treating people with respect.

***Treat people the way you
want to be treated!***

How can you tell you’re treating someone the way you’d like to be treated?

One way is to stop and think before you speak. Just take a minute before you open your mouth and think, “How will my words affect this person?”

Too many people in the world today open their mouths and say whatever they feel like.

Words are powerful. It's important to understand that. Words spoken in a mean, nasty way have the power to hurt people. You might think, "That was just something I said when I was in a bad mood. I didn't really mean it."

But the person you spoke to doesn't necessarily know that, and they may have taken you very seriously. A relationship could be damaged.

Everyone has the right to have a bad day, or be stressed out. People might get a little snappy or short-tempered when they're stressed or tired. I know I do! Just ask my kids.

There's a difference between being a bit crabby because you're tired, and spewing out the first thing that comes into your mind.

Think before you speak!

- - -

Along the same lines as speaking with kindness, is speaking with honesty. Is that the same thing as telling the truth? It's pretty close.

What I really want to get across is the concept of keeping your word. If you tell someone you're going to do something, then do it! Don't let them down.

At this time in your life, this might be a simple task such as promising your mom that you'll unload the dishwasher when you get home from school, and then doing it instead of watching TV.

I'll never forget the time my mother asked me to cook some potatoes when I got home from school. I got home from school about an hour before she got home from work.

The pot was sitting on the stove and the potatoes were in the pot. So, I turned on the stove and sat down to watch TV. About half an hour later Mom walked in the door and said, "What's that smell? Something's burning!"

I had forgotten to put water in the pot with the potatoes! Even worse, I didn't even notice the burning smell – I guess I was really engrossed in the TV show.

Mom wasn't happy. I was thinking of myself, and not what she had asked me to do. I didn't do what I said I was going to do.

As you get older, you'll have to keep your word about important things. Let's say that you're married, you have kids, and both you and your wife work full time outside the home. That's a lot of work! It's tough to take care of a family, a house, and fulfill all of your responsibilities at work.

To do this successfully, it takes teamwork. So, if you tell your wife that you'll be home from work by 5:30 and that you'll fix dinner for the family that night, it's important that you follow through!

If you don't follow through on simple, everyday, helpful tasks such as making dinner, then your relationship with your wife could start going downhill. She won't know when she can depend on you and when she can't.

But let's back up a step. Remember when we talked about the difference between an "event" and a person's "character?" We need to put our dinner-making example

into perspective a little bit, and decide if it's an event or a character problem.

If you learn at 4:30 that you need to attend a work-related emergency meeting, there are a few things you need to do immediately:

- Call your wife and let her know what's going on. Don't let her think you're still going to be home by 5:30, when you know you can't make it.
- Present an acceptable solution. If you think your arrival home will only be delayed by 15 or 30 minutes, let her know that you'll still be able to make dinner, but it will just be a little later than you had originally planned. Or, if you think you'll be much later than 30 minutes, you might want to offer to bring home a take-out meal this time.

Most reasonable people will accept this kind of situation. If you don't have a reputation with your wife as being unreliable and undependable, she will understand that you are doing your best to fulfill your responsibilities to your work, and to your family.

She'll understand that this is only an event, and not an indication of poor character.

Let's look at another example. Remember the section [Losing A Job](#) in the chapter [There Will be Rough Spots](#)? We discussed when you need to make the decision about taking a job that you might not really be crazy about in order to put food on the table for your family, and keep a roof over their heads.

We discussed that this decision needs to be a team effort – both the husband and wife must believe that their vote counts in the decision-making process.

Fred and Julie went through a difficult decision-making process regarding a job.

Fred had lost his job. He tried to find a new one, but wasn't having much luck. He thought it would be a good idea to start his own business.

Julie was supportive, and really wanted Fred to be successful. But time went on and he wasn't making any money. They soon spent their savings and started living on credit cards! (Very BAD idea!)

A year later they were met with Fred's business advisor who tried to help them with their financial problems. The problem was that Fred wanted to keep working on the business and Julie wanted him to get a job. They couldn't agree on the right solution.

Julie was feeling that her vote didn't count in this matter. She had a part-time job and earned a little money but her main responsibility was to take care of the house and the kids. She felt Fred was not doing his part and she was getting tired of it. Each time she bought groceries with a credit card, she just cringed.

So the business advisor came up with a plan. If, in three months, Fred was not bringing a certain amount of money into the household, he would *happily* go out and get a job. He wouldn't be pouty or resentful, because it would be the best thing for the family. Fred and Julie both agreed to this arrangement.

Two months went by, and soon it was the third months. Julie knew that Fred wasn't making the kind of money he was supposed to be in order keep the business running. He wasn't talking to her about it either.

Toward the end of the third month she knew that Fred wasn't making money and also that he didn't plan to give up his business and look for a job. She was angry.

Julie confronted Fred with this situation, and reminded him of their agreement.

"Why didn't you talk to me about this?" she asked him. "Why didn't you tell me that even though you aren't making the amount of money we agreed on, you still want to keep working on your business?"

"Because I thought you would tell me I had to get a job!" was Fred's reply.

Julie was right. In this matter, her vote didn't count.

What could Fred have done differently to show his wife that he respected her opinions and her feelings, and that her vote really *did* count?

- He could have stuck to his side of the bargain, and started looking for a job when he said he would.
- He could have compromised, and offered to take a full-time job, while continuing his business on a part-time basis.
- He could have talked to Julie about having more time to make the business successful, and extending their arrangement for three more months.

The bottom line here is that Fred did not treat Julie with respect. He didn't talk to her about any of the decisions he was making. Her vote didn't count.

Fred also told Julie what he knew she wanted to hear without intending to keep his word. Maybe even at the beginning, he told her what she wanted to hear, having no intention of following through with his promise.

***Sometimes, what you do is
more important than
what you say.***

We've explained a lot about talking; how important is listening?

Have you ever been around someone who loves to talk about themselves? They can talk for hours about their interests, their hobbies, this or that boy or girl they like, but when you try to get your two cents in about anything at all, they act completely uninterested.

They might turn their head and look out the window, or just pretend you hadn't said anything and keep talking about themselves. Ouch!

***Listening is one of the most
important life skills
you can learn!***

When you are able to really listen to what someone else is saying, several really cool things happen:

- You can learn something you didn't know before.
- You will make another person feel like you care about them, and that you are truly interested in what they have to say.

"I listen to other people all the time," you might say. "But they don't think I am."

Ok, you might be listening to what others are saying, but you might not be practicing "active listening."

Huh?

Active listening shows that you are really paying attention to what another person is saying. You are really hearing them.

What does active listening look like?

- Making direct eye contact – When someone is talking to you, look them in the eye so they know you're paying attention. If you're looking out the window or at a picture hanging on the wall, they won't think you're listening.
- Occasionally paraphrase what the other person is saying – paraphrasing is simply saying something in your own words. If your friend is telling you a story about the great new shoes she bought that were totally on sale for a very low price, you could say, "So you got these cool shoes for an insane price? That's great, you're a smart shopper!"

- Ask occasional questions – this shows that you are interested in what the other person is saying, and that you want to know more.
- Interject – add little words once in a while, such as “oh,” “uh-huh,” “I see,” etc. This will show the speaker that you’re not zoning out while they’re talking.

When I was in school I took speech class, reading class, and writing class. No one ever thought to teach a class on listening skills. They should! It is certainly a very important communication skill that not enough people understand.

If you have a good understanding of how to listen to others, you’ll be more successful in everything you do.

Being Right vs. Being Happy:

You’ve probably had one or two arguments so far in your lifetime. They may have been with your parents, or maybe with a friend. You feel so strongly that your opinion is correct, and that you’re just *not wrong*.

It’s hard for you to comprehend why this thick-headed person just doesn’t see the situation the way you do! To you, it all makes perfect sense.

So what can you do in order to convince your spouse that they just don’t have any idea what they’re talking about?

- Keep hammering your point home! Don’t listen to their opinion. They’re wrong anyway, so what difference does it make if you listen to what they’re saying?

- Raise your voice. Maybe if you're louder, they'll start to get it.
- Stick your fingers in your ears when your spouse starts talking. That way they'll get the point that they're just plain wrong.

Does this make sense? No!

Conflicts in a relationship will happen. They aren't avoidable. But what is avoidable are the horrible fights that you may have.

Conflict can't be avoided – it's how you handle conflict that shows how mature you are.

Two people. Two people who are different. Two people who have different hair color, eye color, different jobs, different interests, different backgrounds, and different hobbies. Two people who share many similarities, and who share an address, a mailbox, and a bed, but who are still *two individual people!*

Every person in the world is different. Right? You know that. I think that's fairly common knowledge. Some people might have similar interests and values, but when it comes right down to it, people are like snowflakes; no two are alike.

If every person in the world is different from every other person, does it make sense to think that everyone would think the same and shares the exact same opinions?

No!

Now, when two people are married, it makes sense that they'll share some of the same views; maybe even a lot of the same views. But it's important to remember that each individual still has their own opinion about various topics. These opinions need to be respected.

When you're in the middle of an argument with your beautiful bride, or your handsome groom, and you know you're right, and she knows she's right, what do you do?

Compromise!

Compromise is a HUGE part of marriage. It's a huge part of life! It's very rare that you will always get what you want. If you think you should always get what you want, then you're three years old.

Most of the time you will get a little bit of what you want and your spouse will get a little bit of what he or she wants. This is called **compromise**.

The truth is that when you're arguing, neither one of you is one hundred percent right. Both of you have some valid points, and both of your opinions are important.

Of course, it's a bit tough to see another person's perspective when they're screaming at you and you're ready to tear their head off. But to keep a happy marriage, you need to do your best to stay calm and see the other person's point of view.

This is where those active listening skills become very important. Tell your spouse that you understand their opinion even if you don't completely agree with it.

***It's possible to understand
an opinion other than your
own, even if you don't agree
with it!***

Understanding the other person's point of view is the bottom line. If you don't, you may be right but you won't be happy.

Why won't you be happy? If you proved your point and won the argument, won't you be happy? Not necessarily.

You might have won but at what cost? Did you and your spouse end up having a big fight over the issue? Were there tears and harsh words? Words can really hurt, remember?

When you're in the middle of a fight, believe it or not, try to stop for a minute and think before you speak. Think about how the other person is feeling and *what you can do to help fix the situation*.

When emotions are running high it isn't always easy to take a stop back, keep your mouth shut for a minute, and think about what the best thing is for the situation. But, it certainly is the mature and loving thing to do.

Most arguments and disagreements can be resolved in ten minutes if both people are willing to listen to each other.

Compromise – this will really show how mature you are. Don't be a three-year-old throwing a tantrum because you're not getting your way.

Have you ever met a person who wants to argue about everything? Whatever you have to say about any topic, they will disagree with you. They just like to argue.

Do you think this is a good thing to do in a marriage?

No, probably not. From time to time there will be issues you feel strongly about, and that you will feel the need to defend.

Just remember – in a marriage it's important that you pick your battles. Don't argue just to argue. This is a big component of the "it's better to be happy than right" principle.

Chapter Summary

Husbands and wives must treat each other with respect.

Think before you speak.

Treat people the way you want to be treated.

It's more important to be happy than right.

It's important to compromise in marriage.

Sacrifice

I love the movie *A Knight's Tale*." Whenever it's on cable, I watch it. I think it's adorable. It's about a young peasant man who dreams of being a knight, and competing in jousting tournaments. He dreams of "changing his stars." And he does it! He is the champion in the tournaments!

He asks the beautiful woman who is the object of his affections how he can prove his love to her. She tells him to lose.

"If you love me," she says, "you will go against everything that shows your love of yourself and lose for me."

This is sacrifice! Sacrifice is putting the needs and wants of another person ahead of your own.

If respect is the most important concept to understand, then sacrifice is probably the most difficult.

When I was a kid I couldn't wait to grow up. I thought it would be great to have complete control over my life. I would have a job, my own money, and I could do whatever I wanted.

While this is true, once I got married and started having kids I realized that I couldn't do whatever I wanted, whenever I wanted.

I realize now that when I was a kid, I had it pretty good. Sure, I had school obligations, and chores that I had to do around the house, but overall I had quite a bit of free time. I could watch TV, read books and hang out with my friends.

I have always loved to read. Give me a big, fat book that goes into a lot of detail about the characters, and I can sit and read for hours. Probably for days.

It's been a long, long time since I've been able to sit down with a good book for hours at a time.

Now, I'm a single mom with three active kiddoes, so my situation isn't really "normal." In most situations the mom and dad will help each other out, and ensure that each person has a certain amount of "me" time.

The bottom line remains the same.

When you get married and have a family, life just isn't all about you anymore.

Sacrifice means that you give up something that you want in order to meet another person's needs. You are putting another person (or people) ahead of yourself. And you're doing it with a smile on your face.

This is called being a grown-up. It's maturity.

When you love someone and decide to commit your life to them, you know that your life will be different. There won't be too many nights when you can crash on the couch and watch TV for hours. Well, you could, but you'll get a lot of dirty looks from your spouse.

I have some single friends. Their lifestyle is a bit different than mine. Yes, I'm single too, but since I have kids I can't really have the same type of lifestyle as my truly single friends.

What do single people like to do? How do they spend most of their days and nights?

One friend of mine plays golf all weekend long. It's his passion. During the week he'll stay up until 1:00 or 2:00 in the morning, and gets up whenever he feels like it. He has the freedom and flexibility at work to roll in whenever he feels like it, and then he stays there until 8:00 or 9:00 at night, because there isn't anyone expecting him at home.

Another friend of mine eats out a lot. He doesn't have to be as cost-conscious as a person with a family, so he goes out as often as he likes.

Single people, and especially single people who don't have kids, can spend their money any way they like. If they happen to see a CD or pair of jeans they'd like to buy, they go ahead and buy it.

The first taste of sacrifice I received was when I started college. I was an only child, and I grew up pretty much doing whatever I wanted. When I woke up I could turn on the lights, the radio, the TV, and not worry what anyone else thought or felt about that.

I could stay up as late as I wanted. My room was in the basement, so my parents didn't hear the radio or the TV.

When I went to college, like many freshmen, I spent that first year living in the dorm. I was a little bit shell-shocked! When 18-year-olds go to college and live in the dorm they don't get to have a nice, spacious dorm room with an adjoining bathroom.

Two freshmen will share one room, and sometimes *four* freshmen will share a bathroom. It's called a "Jack-and-Jill"

bathroom; one bathroom is connected to two dorm rooms. That's if you're lucky – sometimes the bathrooms are down the hall!

I began my college/dorm room experience waking up early, turning on lights and cranking the radio. My roommate didn't appreciate that.

I remember telling her, "This is what I do at home!"

She replied, of course, "You're not home anymore!"

It took me a little while to learn how to live with another person. It took me longer to learn how, and why, to sacrifice.

You might be thinking, "Why should I have give up what I want? I should be able to do what I want, when I want. Since I'm an adult now, I don't have to answer to anyone!"

Technically, you would be right. As an adult you don't need to have anyone's permission to do things. You can dye your hair blue, eat Twinkies all day long and not talk to anyone.

Do you feel like lying around all day watching soap operas on TV? Go ahead! No one will stop you!

Sounds like a good life, right?

So, if you're having a great time eating Twinkies and watching TV, who's paying the rent? Who's paying the light bill, and buying the Twinkies? Since you're an adult, and no one is taking care of you except for you, you better find a way to pay all the bills.

You might need to rethink your soap opera watching, Twinkie eating lifestyle, and find a job.

This is an example of sacrifice.

***You're giving up something
you want in the short term for
something you know will
leave you better off in the
long term.***

If you understand, as a single person, that you can't always do what you want to do, that is a great first step to understanding sacrifice.

You now understand that it's necessary to make sacrifices in life. Whether you're living by yourself, with a roommate, or with a spouse, when you become an adult you can rarely do what you want whenever you want.

In marriage you will need to learn how to sacrifice some of the things you may want for the good of your family.

You might be thinking that this doesn't sound like a whole lot of fun. Once you become an adult and have all kinds of freedoms, you might not be too excited about having to answer to someone again.

Why would you get married if someone expects you to be home at a certain time every night? You don't want someone around telling you what to do all the time.

"Pick up your socks! Take the trash out!"

What kind of a life is that?

As we mentioned earlier, marriage is a partnership. It's two people working and living together in order to reach a common goal. It shouldn't be all about one person telling the other what to do all the time.

If they're healthy and fairly level-headed, both people in the marriage will realize that they're not going to get their own way all the time. Sometimes they'll do what he wants, and sometimes they'll do what she wants. Hopefully, there will be a lot of doing what they both want.

But when you love someone, and are willing to make a lifetime commitment to that person, you usually don't mind giving in a little bit here and there.

Remember, if you treat people the way you want to be treated, you'll receive that same kind of treatment.

Huh? Is that a just a little confusing?

Think about it. Moods are contagious. If you show up at school in a foul mood, complaining about everything, and not being nice to anyone, you'll find that other people will soon start acting the same way.

On the other hand, if you're in a great mood, full of smiles, laughter and compliments, that will rub off on everyone around you.

It's the same in a marriage. Be nice to your husband or wife and they will be nice to you. Give willingly. Give happily. Don't make it seem like every little task is a huge pain in your butt, and it's killing you to set the table.

So what's in it for you? If you give, and you're nice, what'll you get out of it?

You will have the joy of having a happy relationship. That's what it's all about. It's not about how much money you make, or how much stuff you have. The most important things in the world are the relationships you have with other people.

You will really learn what sacrifice is all about when you become a parent. In a baby's world, the sun revolves around them.

A baby needs someone to do everything for them; except, of course, eat, sleep and poop. Mom and Dad have to be on-call twenty-four hours a day for this little bundle of joy.

Have you ever had a job where you have to be "on-call?" When you're on-call, you have to jump when someone else says, "Jump!" no matter what time of day or night.

Babies need to be taken care of all the time. This means that if your baby wakes up at 2:00 am, you will also wake up at 2:00 am. It isn't easy to get used to this kind of schedule. Babies tend to wake up at least twice during their first two or three months of their little lives.

I remember, very vividly, getting up so many times at night with my first baby. He woke up a lot, and he wanted to eat a lot. I didn't sleep the whole night through for months after he was born!

I didn't mind. I was blessed with this beautiful, perfect little boy and I would have done anything for him. I was happy to lose some sleep.

Being a parent really teaches you what it means to sacrifice. You give up your time, money and energy for your kids. And you do it with joy, and you don't care that you might have

given up some of the things you used to do because you know that having this little creature in your life is so much more rewarding and important than anything you might have been doing before. You start to understand what really matters.

Chapter Summary

Sacrifice shows maturity.

Sacrifice is giving up something you want in the short term for something you know will leave you better off in the long term.

Statistics

Many people and many organizations have put a lot of thought, effort and studying into trying to answer the question, “Which factors will help a marriage last?”

You might look at some of these and say, “Well, duh!” because they’re so obvious. Others might need a little more explanation.

Living Together

Your marriage is 80% more likely to fail if you live together first.

What? This one doesn’t make sense. It’s the twenty-first century! Marriage is just a piece of paper. If two people are committed to each other, they don’t need a piece of paper saying they’re married.

That’s probably how a lot of people feel today.

You’ve seen in movies, on television, and possibly in your own family that it’s perfectly acceptable for a couple to live together without being married.

Maybe the couple plans to get married, and views this period of time that they are living together as a “trial period.” It’s like taking a car out for a test drive.

When you live together and you’re not married, you’re asking for trouble.

Why? Why are you asking for trouble? Isn’t living together the same as being married?

No, it's not. If you're married, you have a legal and a spiritual connection.

When you're married, there is a mutual commitment!

When you're living together without being married, who really knows what each person is thinking? What if he is planning a wedding in the future, but she's just thinking that it's nice to have someone around to share the rent and the cooking?

I recently was listening to a financial radio show. A sad, resentful gentleman called in and told a story about the woman he had lived with for five years. Five years! That's a long time!

They weren't married – he had thought they were going to get married, but it looks like she didn't have the same intentions. She had walked out on him a week earlier – but, don't worry, she left him something. She left him \$3,000 in debt!

This lovely girl had told him that she would take care of it, since it was her debt, but she wasn't making the payments. So, the poor fella called the talk show host to see if there was any legal way of collecting the \$3,000 from her.

The answer, obviously, was, "No."

"But," the young man replied, "We had a verbal agreement."

It doesn't matter.

If you're shacking up without being married the commitment just isn't there! People realize that there's an easy out. If something better comes along, or they see a cuter guy or gal walking down the street, they can pick up and leave you at any time!

Even if you think it's forever, and you really believe that your girlfriend thinks it's forever, you never really know.

But, you never really know with a marriage either, do you? Take a look at your parents – they were married. They had the piece of paper, the vows spoken before their friends, their families and God. They made a commitment, but they didn't keep it.

You're right. But you don't have to repeat family history.

You can make it through the rough times. You can work together as a team, and make the right decisions for your family!

Some people may rush into living together, thinking, "At least I'm not rushing into marriage!" While they're busy playing house, they're doing things like opening joint checking accounts, buying furniture and cars together, and possibly even having children.

When one person decides they could have more fun doing something else, there is a disaster. As we saw in the earlier story, there really isn't any way to make sure that assets and debts are divided equally.

And, if there are children, they'll suffer just as much as if their parents were getting a divorce. It isn't any different.

But if you live together before you get married, thinking it's good practice, your marriage has an 80% chance of failure.

I'm not just making this up. Take a look at the following facts:

LIVING TOGETHER FACTS

Couples who believe that you should "drive the car before you buy it" and live together before marriage are unlikely to marry. A Columbia University study found that "only 26 percent of women surveyed and a scant 19 percent of men" married the person they were living with.

In addition to this, another study showed that even if they do marry, couples who begin their marriages through cohabitation are almost twice as likely to divorce within 10 years compared to all first marriages: 57 percent to 80 percent.

Researchers from Yale University, Columbia University, and the Institute for Resource Development at Westinghouse, found that divorce is significantly more prevalent for couples who cohabit with their future spouses. They found that, on average, women who cohabit before marriage have a divorce rate that is 80 percent higher than the rates of those who do not. (Neil G. Bennett, Ann Klimas Blanc, and David E. Bloom, "Commitment and the Modern Union: Assessing the Link Between Premarital Cohabitation and Subsequent Marital Stability," *American Sociological Review* 53 (1988):127-138.

A study conducted by the Family Violence Research Program at the University of New Hampshire found that, compared to married couples, the overall rates of violence for cohabiting couples was twice as high, and the overall rate for "severe" violence was nearly five times as high. (Kersti Yllo and Murray A. Straus, "Interpersonal Violence Among Married and Cohabiting Couples," *Family Relations* 30 (1981): p. 343

Women in cohabiting relationships report a much greater rates of depression than women in married relationships. (Christina Hoff Sommers, *Who Stole Feminism? How Women Have Betrayed Women* (New York: Simon & Schuster, 1994) p. 251.

When you live together before marriage, you are simply playing house. It does not involve a real commitment. Don't move in together until you're married.

Chapter Summary

Your marriage is more likely to fail if you live together before you are married.

College Education

If you both have a college education, you are more likely to stay married.

College prepares you for a lot more than a career.

For most people, this is your very first venture away from your parents' home. You are free!!!

There is no one to tell you to pick your clothes up off the floor, to do your homework, or to go to bed at a decent hour.

But, wait a minute – you do understand that someone is paying a lot of money for you to go to college, right? In many cases, it could be *you* who's paying for at least part of it.

Going away to college is the first step in learning that with freedom comes responsibility.

You have the freedom to stay up partying all night, but if you do, will you be able to wake up in time for class in the morning?

Even if you are able to wake up for class after partying all night, will you be able to function and get good grades?

If you don't get good grades in college, you put yourself at risk for several consequences:

- If you have a scholarship to help you pay for school, you may lose it.

- You may lose the right to live in the dorm, fraternity or sorority.
- The ultimate consequence for getting bad grades in college is being expelled. If you aren't putting forth the effort to do well, the college won't want to keep you there.

Every university has different rules. These are simply some examples of what may potentially happen if you take your college education too lightly, and focus more on the freedom than on the responsibility.

You won't go to college and start studying only the subjects you want to learn. There are a fair amount of "core classes" that every student will need to take.

This way you can be assured that all graduates will possess certain well-rounded skills when they enter the work force.

What else will you learn at college? You might remember earlier in this book I told a little story about how I used to like to turn on my radio early in the morning, and I didn't care who was still trying to sleep.

That's another really good lesson that I learned in college.

It's not all about me!

Here's another one - unless your parents are really good financial planners you may have to help pay for your college education. I'm sure you'll run into a few people here and there who have a free ride from mommy and daddy but, they are the minority!

Most of your fellow students are in the same boat as you are. They're doing their best get decent grades, pay for school and have a good time, too.

There are many different ways to help pay for college. While it certainly could mean working while you're going to school, there are a lot of options.

Here are some ideas:

- A couple of years before you start college, start applying for scholarships. There is a ton of scholarship money that goes unclaimed every year. Check out <http://www.finaid.org> to get some ideas.
- If you spend a few years in the military, payment for a good portion of your education is possible.
- Check into the work-study programs at your college.
- Check into state schools or community colleges in your area. You will still get a great education, at a fraction of the cost.

No matter which option or options you choose, it'll be good for you. You'll have to learn how to start earning, and how to support yourself. You'll start learning real responsibility.

Chapter Summary

A college education teaches you a lot about life.

Household Income

If your combined household income is more than \$50,000, you are more likely to stay married.

This is another good reason to go to college. You have a much better chance of landing a job that pays well.

But why would that matter in a marriage? Who needs money, honey, when you've got love?

You need it! I need it! Let's face it – we all need it.

The number one cause of divorce in the United States is *money problems*. Maybe the problem is overwhelming debt, spouses not agreeing how to spend money, or one person thinking they should control all the money.

We'll get into a money discussion a little later, but it is true that if your household earns more money than the average American household, that is one less big thing to worry about.

Every year the cost of living rises. Food, shelter and clothing become more and more expensive.

You might think, "Well, living expenses for two people aren't that bad. Especially since you both have jobs."

But what happens when you throw one or two kids into the mix?

First, you and your spouse will have to decide if one of you will stay home with the kids, or if you'll both keep working. If

one of you stays home (yes, it's usually the mom) you'll have to learn how to live on one income, when you've probably become used to living on two.

Another option would be to have someone else take care of your child, or children, while both parents are working. This can become very expensive, especially when you're paying for more than one kiddo.

This is a crucial time for the two of you to really work as a team and figure out the best solution for your family.

Even if one parent decides to stay home with the children, it is still possible to make money! A lot of people don't realize this. There are many opportunities to earn money from home.

Think about some of the jobs that people have outside of the home. Sometimes, these "outside-of-the-home" occupations can translate into a way for a mom or dad to earn a little extra money while the kiddoes are snoozing.

Do you know someone who was a teacher? They could start doing some tutoring from their home. How about an executive assistant? They could do kind of the same thing, but they would be called a "virtual assistant." Do you know anyone who is an accountant? That's also work that can be done from home.

There are options for raising your income level. Be creative! Think of some great ideas!

The bottom line is that between the two of you, you can make sure that you are earning enough money to make ends meet, save money, have fun, and give some of it away.

Just because you decide that one parent should be home to raise the kids, it doesn't mean that you can't continue to earn a good living between the two of you.

Chapter Summary

A higher income level will help you have a better marriage.

Pre-Marital Counseling

Remember when, a bit earlier in this book, I mentioned spending time planning the marriage, as opposed to planning the wedding day?

This is what I was talking about!

Many people spend thousands of dollars and a whole lot of time preparing for the wedding. Engaged couples will worry about the dress, the tux, the caterer, the music, the invitations, the photographer, the videographer, the flowers, the colors, the cake, and probably a few other things.

But what's really important? Is it planning the wedding, which lasts for one day, or is it planning the marriage, which should last a lifetime? That's where pre-marital counseling comes in.

A good, thorough pre-marital counseling course will cover many topics that couples go through in marriage. You should find a course that covers these topics *in-depth*, so you both have a very good understanding of what you're being taught.

Most pre-marital courses will talk about the following areas:

- ❑ Conflict management
- ❑ Communication skills
- ❑ Sex and birth control
- ❑ Children
- ❑ Family responsibilities
- ❑ Finances
- ❑ Personal values

These courses are offered in different formats. You and your fiancé can go to a class where it's just the two of you and a counselor, or an entire group of soon-to-be newlyweds in a classroom environment. You can even choose to do a home-study program, if you like.

You get to choose the type of setting that is best for you. It could be a lot of fun being in a classroom with other engaged couples. That way, you will all learn different things from each other.

Also make sure you like the person who's leading the class. If you don't, you won't get anything out of it. You'll just sit there the whole time thinking, "Boy, this guy really bugs me!"

Talk to other people who have gone through the course and get their feedback.

Now you have an idea what you can expect from pre-marital counseling. But where can you go to find a course?

If you're already involved in a church, that's a great place to start. Many churches and other religious organizations offer pre-marital counseling. But make sure it's what you're really looking for.

A smaller church may offer one-on-one counseling, but not a larger class. If you'd prefer to be part of a class, it's ok to look around.

Now, here's the tough part – sometimes couples who attend pre-marital counseling together start to learn certain things about each other that they weren't aware of before. Maybe they never talked about having children, and she finds out that he absolutely, positively does not ever want to have kids.

What do you do if something like this happens? Do you call off the wedding? Maybe. Or, maybe you discuss the issue and see if you can come up with a compromise.

Sometimes couples go through pre-marital counseling and realize that maybe they really weren't meant to be together. As hard as it might be to face that fact, it's better to figure it out before the wedding takes place.

Make the investment in your marriage by going through pre-marital counseling.

Chapter Summary

Take the time to go through an in-depth pre-marital counseling course.

Parents Are Still Married

If your parents are still married, you are more likely to stay married.

As children grow they learn about the world by what they see. If a child sees his parents reading a lot, chances are he'll read. If a child sees her parents smoking, she'll probably think there's nothing wrong with it, and start smoking at an early age.

The same is true if you grew up in a home where your parents have been married to each other, and only each other, or if they divorced.

If you grew up in a home where your parents have been married only to each other, you've probably seen it all. You've seen the good times as well as the bad.

The one thing to take a good, close look at, is that after all this time, through all the ups and downs, they're still together.

Chapter Summary

You have a better chance of staying married if your parents are still married.

Wait a Little While

If you are over 25 when you get married, you are more likely to stay married.

I remember when I was a teenager. I thought I knew it all! No one could tell me anything I didn't know – especially my parents.

So when I was twenty-one years old, I was still in college, looking for a job, and I thought it was time for me to get married.

I wish someone had slapped me. But, honestly, I don't know if I would have listened to anyone at that time. I was too young! You might think that twenty-one isn't too young to make a decision about getting married. If you're sixteen or seventeen, twenty-one is still years away!

Twenty-one is many years behind me, and I know that I was just too young to make a major decision like marriage.

As we get older, there are some things we learn just because we spend a little more time on this earth.

By the time you're twenty-five you probably have a pretty good idea of where you're headed in life. You have most likely completed your education, you're working your first full-time job, and you're probably living on your own.

You're starting to figure out what you want to do with your life. You're aware of the things that are important to you. You are maturing.

It's a very good idea to make a major decision such as marriage when you are settled in other areas of your life.

Chapter Summary

You have a better chance of staying married if you are over twenty-five when you get married.

Being On the Same Page

We spent a bit of time earlier in this book talking about how important it is in a marriage to work together as a team. Team members typically agree on the goal they are working to accomplish.

If one person is working to run the marathon within a certain time limit, but the other thinks it's ok to take a leisurely stroll, you don't have a common goal. You'll both be upset with the other person, believing that they kept you from reaching your goal.

Money

Money problems are the number one cause of divorce in the United States. What does that mean? What, exactly, do money problems look like?

- There's "too much month left at the end of the money." This situation is typical for a lot of people. Many people live paycheck-to-paycheck without having an emergency fund or a safety net. Most Americans today are not living within their means – they are spending more than they make.
- Couples are not working on their finances together, as a team.
- Couples have drastically different ideas of how money management should work.

- One spouse thinks they should have complete control over the money in the household.
- One spouse thinks they can spend as much money as they want on toys.

These points are some examples of money problems that couples may have. One major problem that many Americans have is the first bullet point.

There is too much month left at the end of the money.

Ok, so what does that mean? It means you're running out of money before you get your next paycheck. You might get paid once a month, twice a month, or every two weeks, but you just can't seem to make the money last to the next paycheck.

Not having enough money to pay bills, buy groceries and pay the rent causes so much stress in a person's life. Believe me, I know because I've been there. I would lie awake for hours in the middle of the night, wondering how I was going to pay for groceries, and how I was going to make my next mortgage payment.

I remember folding laundry in my bedroom, thinking about losing my house because I couldn't make the payments.

"Well, my kids and I are living in this house right now," I would think to myself. I was thinking that even if we had to move sometime in the future, I needed to enjoy the time I had there.

Not having enough money to survive is a terrible feeling. This is one reason that many people start using credit cards and end up being thousands of dollars in debt.

But, is the problem really an issue of not having enough money? People who have a household income of \$70,000 or more per year are still in debt up to their eyeballs. How can that be?

The real problem is that even though they should have enough money to pay their bills, save some money, and have a little fun, the reality is that they don't know where the money is going. Most Americans don't keep track of what they are spending.

It is so incredibly easy to go to the grocery store, the mall, and the Internet and make a purchase. People can do this using a credit card, debit card, or by writing a check.

What's the difference??

- Credit card – This is a loan from a credit card company that you are expected to pay back. There is a specific “limit” that you have on your credit card. The limit is the maximum amount you can spend.

But beware!

You will not only pay back the amount of the items you purchased but also a certain amount of interest. Interest is like a fee that you pay the credit card companies for loaning you money.

There is always a minimum amount that you will need to pay the credit card company each month but the majority of that payment is “interest” and not “principal.” Because of the high interest rates and the frequency that some people use credit cards, it's often very difficult to pay off the entire amount. Credit cards are very dangerous.

- Write a check – If you have a checking account, you can write a check against the amount of money you have in that account. For example, if you have \$100 in the account you can write a check to someone (an individual, a store, etc.) for \$100 or less.

***You have to make sure
that there is enough
money in your account to
cover the check!***

If you don't, you'll be bouncing checks. That's when you write a check for more than the amount of money that is in your checking account.

How can you make sure there's money in your account when you get ready to write a check? You have to balance your checkbook every month. This process compares the amount of money that the bank thinks is in your account to what you think is in your account.

- Debit card – A debit card looks like a credit card. You can swipe it, enter the card number on the Internet, and sign a receipt, just like a credit card. However, when you use a debit card, it is not a loan. The amount you spend comes right out of your checking account. Just like when you write a check.

So if you or your spouse are in the habit of writing checks or using the debit card without being sure how much money is in the checking account, or if you're in the habit of using the credit card whenever you feel like it, you're going to run out of money before your next paycheck.

What can you do about this? How can you make sure you only spend the money you have?

There's a very easy way to solve this problem. Put together a monthly household budget and stick to it!

A budget is a very simple thing. First, you take a piece of paper. At the top of the paper write the total amount of money you earn in one month. Then, write down everything that you're going to have to spend money on during the month. Here's a sample budget:

Monthly Budget	
Income - \$2,000	
<u>Necessities:</u>	
Rent	\$750
Electricity	\$75
Telephone	\$75
Natural Gas	\$75
Gasoline	\$200
Groceries	\$400
<u>Extras:</u>	
Entertainment	\$75
Dining Out	\$100
Holidays	\$50
Car Repair	\$50
Home Repair	\$50

In our budget example you still have \$100 left over at the end of the month. Woo hoo!

Some items don't always cost the same amount of money each month. How can you always know how much money you're going to spend on groceries, or on gas for the car?

It might take you a few tries to get these numbers right. One thing is for sure, if you tell yourself that you can spend \$400 for groceries in one month, you absolutely need to stick to that.

When you first start working your budget you might want to give yourself a little more money for certain that are hard to pinpoint, like groceries. I remember one time I had exactly \$74 for groceries. I keep an envelope labeled "groceries," so I knew exactly how much I had left.

As I put groceries in my cart, I wrote down how much each item cost. When I was finished, I added it all up. I was \$25 over! Groceries tend to add up quickly. That was decision time. I knew there were some things I really had to have, and others that I didn't. I was able to put enough items back to make sure that my bill was right at \$74.

This is just an example of how budgeting works. At the beginning of the book, in the [Money](#) section, you'll see some of the items that need to be paid every month. Don't expect your budget to be the same every month. In October you might have to buy a Halloween costume and a pumpkin. Write it down on your budget paper.

Spend every dollar on that piece of paper and then stick to it! This is how you will always make sure that you won't run out of money before you get your next paycheck.

Couples Are Not Working on Their Finances Together

Not everyone has the patience or the interest to sit down for hours and crunch numbers on a spreadsheet. Believe me, I

am one of those people. Nothing bores me more than thinking about numbers. My eyes quickly glaze over, and it's obvious to everyone that I'm not paying attention.

The reality is that in a good marriage, when the couple is working together as a team, both spouses absolutely must be involved in making financial decisions together.

This doesn't have to be a long, painful process. Twenty minutes every couple of weeks is probably all it would take!

Remember the budget we talked about in the previous section? All you have to do to get started is sit down together, and work on your monthly budget.

If you approach it logically, it should be a very calm, easy discussion. You can both express how you think the money should be allocated. If you decide that there's a new toy you want to buy (maybe a new HDTV or a family vacation) you can take a certain amount of money from each paycheck and start saving for that toy.

Sticking to a budget is the first step in making sure that you spend only what you make and that you *stay out of debt!!!*

When a married couple agrees on where the money is going and when they actually sit down together and talk about it, they're practicing great communication skills. This will open the doors to talk about all kinds of things together.

"Honey," you might begin, "I'd like to start saving for a new dishwasher. What do you think about that?"

"Sure, dear," your loving spouse might reply. "We can start budgeting for that and as soon as we have enough money saved, we'll buy a new dishwasher."

You might even decide that the thing to save for *is* that HDTV, or a family vacation. That's great! It's ok to buy these fun things as long as you have the money to do it.

How about this one:

"Honey," your spouse might say, "I think we need to start budgeting more money each month for groceries. I feel like we're running really low on food right before we get paid."

"Ok, dear," you reply. "We can take a few dollars from these other categories and add on to the grocery budget."

There you go! That's how easy it is.

Marriage is all about teamwork, compromise and sacrifice. Working on the family budget together combines all three of these very important principles.

Couples have drastically different ideas of how money management should work.

Some people believe, "I just think you always have to be in debt. There's no way around it. It's just a way of life. There will always be car payments, credit card bills, and house payments. That's just the way it is today."

That really isn't true. The real issue is that it's much too easy to get a car loan or a credit card. Did you know that credit cards have actually been sent to 5-year-old children and dogs? It's true!

So you might have one spouse who thinks it's fine to use credit cards, borrow money to get new living room furniture, and lease a brand new car every two or three years.

The other spouse might have a completely different view of money. They might believe that the best thing to do is to save money and only buy something when they have the cash to do it.

They might think it's wise to buy a four-year-old car with cash that they've specifically saved to buy a car. They might believe in using a budget to make sure they spend less than they make and are actually able to save some money. They might also believe in having some money tucked away in case of an emergency. That way, they won't have to charge that car repair bill on the credit card.

If these two different types of people get married, get ready for some fights. You'll be able to hear the yelling down the block and around the corner.

It's so important for both people in the marriage to share the same views about how to handle money.

One spouse thinks they should have complete control over the money in the household.

There are a lot of households in the United States that only have one income. In most of these cases there is a dad who works outside of the home and a mom who stays at home and takes care of the kids and everything else.

Do you think one of these people has a harder job than the other? Do you think one person's responsibility is more important than the other's?

No!

Even though one person works outside of the home and the other works inside the home, both jobs carry with them lots of responsibility.

Think about it – the person working outside of the home is doing his or her job in order to put food on the family's table and a roof over the family's head. Right? The person working inside of the home keeps everything organized and running smoothly.

These are both very important jobs!

Unfortunately some people think that the person who earns the money for the family should be in control of it.

Is that fair? No, it isn't. When two people are married they are "joined as one." The preacher doesn't say, "I now pronounce you two separate entities who will just live under the same roof and have dinner together once in a while."

He says, “I now pronounce you man and wife – you are joined as one.” This means one checking account, one savings account, and one retirement fund.

***The money isn't yours or
mine – it's ours.***

If a new wife brings some debt into the marriage, it isn't just her responsibility to pay it off. It becomes “our” responsibility.

If a new husband brings in some savings, it becomes “our savings.”

Even if the household is a one-income household (dad goes to work, mom takes care of the kids and the home) the money belongs to both spouses! It's not ok to say, “Well, she doesn't go to work, so I'll just give her an allowance each week. I get to say what we do with the money.”

No way, buster! Both spouses have a say in what should be done with the money and both votes count!

One spouse thinks they can spend as much money as they want on toys.

A lot of people are really into technology. They have to have the latest and greatest computer, cell phone and PDA. Their PDA has to let them receive their e-mail, browse the Web, download and play songs, and make their coffee.

And they have to have it *now*.

Instant gratification is important to children. You've seen the little kid in the grocery store who's picking up every single candy bar at the checkout counter and asking Mom for all of them. Maybe Mom says, "no" to all of them or maybe she'll let him have one this time. Either way the little guy isn't going to get exactly what he wants, when he wants it.

Everyone has a little kid inside of them. Even your eighty-year-old grandma has a little girl inside of her who sometimes thinks, "Boy, I'd really like to have that new set of \$400 pots and pans."

The difference between acting like a child and acting like an adult is realizing that you have to analyze the need you have for that new item, and the cost of the item. You can't have whatever you want, whenever you want it.

Before you make a large purchase, you need to take a few moments to ask yourself a few questions:

- Does it really fit into my budget?
- Can I afford to buy it without borrowing money to pay for it?
- How long will it take me to save up for it?
- Is it really worth it?

These are all questions that adults will ask before making a large purchase.

Please don't get me wrong – it's ok to buy fun things and enjoy your purchases. I want you to have that brand new stereo or electric guitar.

But you shouldn't go into debt because you can't control your impulses. You need to have the money before you make the purchase!

So what happens if one spouse understands this concept but the other thinks they should get what they want, when they want it? In other words, what happens if one spouse is letting the three-year-old living inside him control the purchases?

There will be trouble, that's what happens.

You might have married a lovely woman who is a bit of a princess. Maybe she uses shopping as therapy.

"Oh, I had such a stressful day today, so I went to the mall to make myself feel better. I deserve it. I owe it to myself to buy all kinds of fun things that we really can't afford. That's what credit cards are for. Hee hee!"

What this woman really deserves is to be slapped! Going into debt because you want a new toy (or dress, or pair of shoes, or one of those ridiculously overpriced designer purses) is extremely immature. You might have been able to get away with this type of behavior when you were three, but adults certainly don't act this way.

Kids

When most couples get married they probably expect to have kids one day. For some it may be sooner rather than later.

Kids are great – they bring a lot of joy to this world. I wouldn't trade my kids for anything. I believe that the most important thing I can do with my life is to spend time with kids. They're the future – my time to make a difference in the world will come to an end, and their time is just getting started.

It's fun to have kids hang out at the house. Teenagers tell great stories. I never laugh as much as I do when my 16-year-old has his friends over for dinner.

Teenagers are also fairly easy to please. If you give them good food, they're happy. My kids' friends really like it when I make milkshakes, lasagna and grilled chicken. Yum, yum!

Even though I really get a kick out of having kids at my house not everyone feels the way I do. There are some people who never want to have children.

Oh my gosh! Could that be true? Yes, I'm afraid that it is.

And it's ok. All the different people on the planet have different dreams, goals and desires. It's ok that some people don't want to have children.

On the other end of the spectrum, some people are ready to become parents as soon as they get married. They're ready for the 3:00am feedings and the poopy diapers. Yay! It's so much fun!

But the topic of having children is something that absolutely needs to be discussed and agreed upon before taking the walk down the aisle. Here are the questions to talk about:

- Do we want to have children?
- When do we want to have children?
- How many children do we want to have?
- What will we do if there is a biological reason that we can't have children of our own? (adopt, fertility treatments, etc.)
- Will one parent stop working in order to stay home with the children?

If you can agree on the answers to these questions, you'll be in good shape

But make absolutely sure that you *both* want to have children! If one of you does, and the other does not, that's a problem. Sometimes the person who wants kids believes they can change their spouse's mind.

Remember:

***You can't change
people!!***

Don't be the young wife who marries a man who tells you upfront that he doesn't want to have kids, thinking that you'll change his mind after a few years. It won't happen.

If you decide to get pregnant without this being a joint decision, thinking that the baby will change his mind, get ready for some resentment.

This is an issue that you *must* agree upon before getting married.

In-Laws

Have you ever heard the saying, “You can pick your spouse, but you can’t pick your in-laws?” It’s true!

By this point, you may have spent a lot of time picking the person you plan to marry. You have your checklist and you made darn sure this person has the same values that you do, treats you with respect, and is on the same money page as you.

So what do you do if you just can’t stand his mother? For whatever reason, you don’t like her, and she doesn’t like you. Maybe she expects him to drop whatever he’s doing whenever she calls him. Maybe she talks about you behind your back. Whatever the problems may be, you have some decisions to make, together.

Here are your choices:

- Break up with your boyfriend – this issue might be a deal-breaker for you.
- Grin and bear it – if you’re nice to people, they will be nice to you. You can be nice on family holidays and the other occasional get-togethers.

Don’t complain to him all the time about how nasty his mother is. She is, after all, his mother.

On the other hand if she does complain to him about you, he has the responsibility to you to simply say something like,

“Mom, I really care about this woman. I would appreciate it if you do not say negative things about her. It’s not appropriate and the things you’re saying aren’t true.”

Having in-laws around is just a fact of life. You never know – you might be crazy about each other! Don’t think that your family is perfect and that everyone else has problems. You have to be aware that every family is dysfunctional. There is no family in the world that is perfect. Everyone has a crazy aunt, or maybe even a cousin in jail.

But, there are some in-law issues that you and your future spouse should agree upon before marriage:

- How often should we see the in-laws? Once a week, once a month, once a year?
- How will you handle holidays? Will you alternate holidays between the families, or possibly all get together?
- If the in-laws live far enough away from you that it will take a plane ride to visit them, how often will you visit? Also, how will you make sure you have enough money to visit?

The bottom line is, as with all other issues that will come up in your marriage, you need to make sure you talk to each other and *listen* to each other. Remember, *compromise* is the key.

Religion

Religion is a very personal subject. Everyone has an opinion and a belief.

Whatever your belief it's extremely important that the person with whom you choose to share your life has the same spiritual belief as you do.

Why is that?

You might fall madly in love with a man who is Jewish, while you've spent your life celebrating Christmas. You might think, "It's ok – religion isn't very important to me. I can celebrate Hanukah, and it'll be fine."

This is something you really need to think about. In the beginning of your marriage you might not think it's that important. You might even decide to have a menorah and a Christmas tree.

But when kids start popping up their little heads things might change.

One morning, shortly after Junior's birth, you might announce to your husband, "Honey, I called the pastor at the church yesterday to set up a time for the baby's baptism."

"What?" he may reply. "I called the rabbi to set up the briss!"

And so it begins.

It's very important that you and your spouse are on the same page where religion is concerned. You might agree not to believe in anything or to only attend services on holidays.

That's ok, of course – one of the most important reasons we live in this great country is the freedom to practice any religion we want; or, not to practice.

Here's what I think – having a relationship with God really helps put things in perspective and can really help build a strong marriage and family. You learn about things that are truly important. You learn how to set the right priorities in your life.

Once you find a good church (there are good ones and bad ones out there!) you will meet some of the nicest people you've ever known.

Chapter Summary

You have a much better chance of staying married if you agree on the following issues:

- ❑ Money
- ❑ Kids
- ❑ In-laws
- ❑ Religion

What Your Parents Want You to Know

As mentioned earlier, I chose to write this book to try to help my own children not repeat some of the mistakes I made. The fact that I have two failed marriages really bothers me. I do NOT want my kids, and possibly their own kids, to go through the heartache of divorce. They've been through it already and they shouldn't have to do it again.

I'm afraid that with my own disappointing track record, I've started a cycle that will affect my children, their children, and their grandchildren. The cycle needs to be broken.

One thing I'd like to say to all of you is that I'm sorry. On behalf of every parent who has hurt their child by making them go through a divorce, I'm so sorry.

From talking to teens who have gone through the divorce(s) of their parents, and from evaluating the surveys that I've collected, I can see how much you've been hurt.

When I asked a boy whose mother has been married four times, and his dad three times, what he thinks the benefits are of being married, as opposed to being single, he just said, "I don't know." I certainly understand his opinion, but it makes me sad.

This young man also put his brother at the top of the list of things that are important to him right now. Obviously he feels a lot of responsibility for taking care of his brother. He has been forced to grow up too quickly.

I know that a lot of you think your parents' divorce was your fault. Please believe me when I tell you that isn't true! The

problems your parents encountered were theirs, and not yours. Don't think for a minute that the divorce was your fault.

I've also met some teenagers who are very insightful, and have a very positive outlook toward their future, and the possibility of having a happy, life-long marriage.

One young lady said, "I want to break the cycle of divorces and hopefully marry the man I will stay with happily. If and when this happens, I will never divorce."

And she'll do it, too! I have no doubt that she'll break the cycle. It's absolutely possible for anyone to break a negative cycle that they've seen in their family or in society.

When I asked the teenagers what they think are the keys to having a life-long marriage, these are some of the great answers:

- ❑ Not letting little disagreements balloon and grow out of proportion
- ❑ Pick your battles
- ❑ Mutual respect
- ❑ Work through issues and problems
- ❑ Be willing to negotiate
- ❑ Be understanding

All of these tips are wonderful advice.

Every generation will make mistakes. Parents can't keep their kids from making mistakes and, hopefully, learning from those mistakes.

I hope that you realize that you don't need to repeat the cycle of divorce that has started in your family. You have the knowledge, the wisdom, and the power to break the cycle.

You CAN have a happy, fulfilling, life-long marriage.



Diane Windsor is the leader of ***This Side UP! Family Center's Single Side UP*** in Plano, Texas. Having been a single mom for many years, she has a heart for single parents. Diane's goal is to empower single moms and dads by providing them with valuable tools. Single Side Up provides practical education such as finances, job/career guides, renting, home buying, and even dating! We meet the third Saturday night of every month - you should join us!