

Welcome to *The Guide to Good Divorce* newsletter

Over the years, I have had the professional and personal pleasure of working with many women as they face one of life's greatest challenges – divorce. This is a difficult time when many feel they have lost control over almost every aspect of their lives – financial, emotional and spiritual. They are thrust into an unfamiliar legal maze and must make important, irreversible life-changing decisions. Their sense of security has been taken away and the loneliness of the journey can be overwhelming.



Some women going through the transition of divorce fare better than others. Those that see divorce as a catalyst to propel them into their next, best life can emerge from this challenge stronger, wiser and more in control of their lives than ever before.

Last year, I began offering *The Guide to Good Divorce* seminar, a holistic, educational program to help women successfully navigate the divorce process. The program focuses on Five Keys I believe can unlock the door to a woman's next best life following divorce. At our seminars, attendees have access to experts on the law of divorce in Texas, divorce financial planning, life skills and physical and spiritual wellness. It is our goal to empower women toward a fuller, healthier and happier life post-divorce. In addition, women who come to the seminar have the opportunity to meet and share with others facing the challenges of divorce, and start to build new communities of support.

The Guide to Good Divorce seminars have been well received by women of all ages who face divorce. We are publishing a newsletter to assist in building our community of support for women and to get the message out to an even broader audience.

The Guide to Good Divorce newsletter will be published and distributed quarterly. It will include information on the law of divorce in Texas, divorce financial planning, life skills and physical and spiritual wellness. We will also include dates and times of upcoming seminars and other events supporting women going through divorce. Another interesting part of the newsletter will be inspiring stories from women who have met the challenge of difficult divorces and are now living their next, best lives.

I hope you enjoy the newsletter, and if it is not information you can use personally, perhaps you know someone who could benefit from receiving it. Feel free to pass this newsletter along to them, or let us know and we will add them to our email database.

Trey Yates
board certified family law attorney since 1986

The Five Keys to your next best life

Experiencing a major life change such as divorce is challenging. In our opinion, knowledge is empowering. And each woman going through divorce has unique needs

beyond securing the services of a divorce attorney. *The Guide to Good Divorce* program identifies five very important areas that all women going through divorce should consider. We call them the *Five Keys* to a fuller, happier and healthier life. They include:

- 1. Securing quality legal representation**
- 2. Sorting out your finances**
- 3. Refreshing your life skills**
- 4. Attained a renewed sense of wellness**
- 5. Making new friends and connections**

1. Securing quality legal representation

If you are thinking about divorce, it is a good idea to seek legal advice early, even before you have made a decision. Consulting with an attorney early will help you consider a number of factors that may or may not have occurred to you, including the timing of your filing, your spousal rights under Texas law, what is separate and what is community property, who qualifies for spousal maintenance, and much more. A great place to start is by looking for an attorney who is Board Certified by the Texas Board of Legal Specialization in Family Law. Of the more than 70,000 attorneys licensed to practice in Texas, only 7,000 have earned the right to be recognized as Board Certified and of that small amount, only 450 are Board Certified in family law. Board certified attorneys must pass rigorous testing, have significant trial experience and stay current with the ever changing area of family law by attending numerous Continuing Legal Education seminars throughout any given year.

2. Sorting out your finances

One of the most important aspects of the divorce process involves finances. For starters, you must gain a clear understanding of your finances, and how decisions made during the divorce process will impact the rest of your life. Here are some additional issues to consider:

- What happens to the family home?
- What about pensions and social security benefits?
- What about dividing retirement plans?
- What are taxable and non-taxable assets?
- What about executive benefit plans such as stock options and restricted stocks?
- What are the tax implications of your divorce?

Then, you should develop a financial plan for the future with regard to income, expenses, assets and investments.

This component of divorce can get complicated. You may benefit from the advice and counsel of someone beyond the experience and training of a divorce attorney. You may

also want the help of a financial planning expert with knowledge of divorce rules who can help calculate an equitable division of assets based on individual circumstances.

3. Refreshing your life skills

Your lifestyle is likely to change dramatically following divorce. Now is the time to think about and plan for what lies ahead. Your future is in your hands and, maybe for the first time in your life, you have the freedom to pursue long-forgotten dreams or goals. How will you support yourself? Maybe it's time to get that college degree or advance training. You may have always wanted to open a bed-and-breakfast in the Texas Hill Country, move to the mountains, visit remote regions of Asia or teach school. Whatever your dreams, now is the time to plan and prepare for how you will make them a reality.

4. Attaining a renewed state of wellness

Many women focus on their husbands and families for much of their lives. As you begin to transition through divorce, now it the time to focus on yourself and your needs – physical, psychological and spiritual. Now is also a great time to experiment and try new things. Try a new hairstyle and maybe, a new hair color. Take a painting class. Update your wardrobe with some new pieces. Sign up for a yoga class or get a personal trainer. This is also a great time to clean closets and donate what you no longer want. Out with the old and in with the new – you!

5. Making new friends and connections

Some of your “couple” friends may or may not make the transition with you through divorce, so plan now to look for opportunities to make new friends. Your church or place of worship may offer events and activities for singles. Another good idea is reaching out and reconnecting with old friends. There is also the whole world of online dating if that sparks your interest. *The Guide to Good Divorce* program is planning to offer a variety of seminars, boot camps, events and activities for divorcing and divorced women going forward, so be sure to look in future newsletters for the details!

Tackle your fears of divorce one-by-one

By Pat Pearsall

I was divorced a few years ago, after having been married for 25 years. To me, divorce is many things at once. It's long, it's expensive, it's a loss, it's liberating, it's life altering, and it's a little scary. It is also the perfect opportunity to become a better version of yourself.

Divorce does, however, come with a few challenges that I think are unique to this process. The biggest, and for me, the first challenge was the fear. The very moment that divorce was a certainty, was the moment that the fear appeared. I don't scare easily, but I will admit that the intensity of the fear got my attention.

The way that I dealt with it was to try to identify exactly what the fear was and then decide how to manage it. I began this process immediately, actually within hours of realizing that I was going to go through a divorce. Even the wording 'go through a divorce' sounds a little like the process of being put through a grinder, or a sieve. Neither of which is comforting.

A big part of it had to do with money. Was I going to have enough to live on? Would I have to supplement my income from my business, which had just undergone a transition to a more serious enterprise and was still in the 'regrouping' stage? Would I get an equitable share, or would this become a bloody battle played out in the courts? Or worse, would I end up with the short end of the stick and feel completely wounded by the process?

Some of it had to do with my 'identity.' Another thing that occurs the moment you know you are getting a divorce, is that your status, in your brain, immediately changes. The signing of the decree, which legally names you as 'divorced,' occurs months later.

I had many years before deciding on a parallel life; one where I went on with the business of raising children, running a household and building my business. So, I thought that this issue of 'Who was I now?' would be a question that I had already answered. Not so fast. Curiously, I had the strange sensation that something had been amputated from my life. It was disconcerting, surprising, but somehow not painful, thank goodness for small favors.

I remember that within a few hours of the decision to proceed with a divorce, I removed my wedding ring. Life is full of symbols, I find. The other fear that I experienced was the almost universal fear that, I think, all human beings share and that is the fear of

‘change.’ You may have no control over the loss associated with your divorce, but you certainly have the power to decide how to handle it. All of us must deal with change and the fear of change many times in our life. It is more prevalent during a divorce. Once you deal with the fear of divorce, it will help you handle other changes that will inevitably occur in your life.

Once I made my list of ‘things that may be causing this enormous amount of fear,’ I set about deciding on the best course of action to deal with them.

To address the fear about the money issue, I made a conscious decision that I would do the very best that I could to ensure that I got everything that I was due by law. I didn’t want any more than my fair share, but I absolutely wouldn’t take a penny less. This meant that I had to completely understand the financial part of our community property. It is so important to do this. I cannot say this enough - you must get your head around every aspect of the finances and money when going through a divorce. I have a saying that my children are sick of hearing. There is always a lot of ‘eye rolling’ when I say it, and they always finish my quote, in unison. ‘No one cares about your money like you care about your money.’ With all due respect, not your family, not your friends, not your divorce lawyer, not even your financial advisor, if you have one, cares more about your money than you.

I spent hours and hours at night and on weekends reading financial statements, digesting ownership percentages, looking at EBITDA evaluations. I had some accounting experience in my past employment, but this was WAY outside my level of expertise. I enlisted the help of a family member who had experience in ‘present cash valuations’ of a business, to walk me through some of this process. I could barely say some of these terms coherently, much less understand them, at first.

I read and reread financial documents until I would fall asleep with them still in my hands. I knew that I didn’t want to get to the end of this divorce and regret not having done this work to completely understand the money part of the agreement. I found that

in the end, when you are talking about your money, it is much easier to understand than one would imagine.

The identity issue was actually about confronting some of the cold, hard facts about the person I was at this point in my life. I had spent 25 years neglecting certain aspects of my life. I had neglected myself emotionally, physically, spiritually, financially and sartorially. I tried to remember when I felt like the best version of myself. What was I doing with my life then? What did I look like? What did I like best about my life? Well, I had longer hair then. I really liked my hair a little longer - it was just a personal preference. This one was easy. I simply decided to just let it grow. I used to enjoy running. I realized that I missed that. Now I was out of shape and hadn't run in years. But, I started running on a treadmill that had been sitting idle for an embarrassing amount of time. This, by the way, was easier than I thought it would be in one way, and harder in another. I had to eat better and count some calories to get the results I wanted from the running. This had an immediate benefit: I felt better, I looked better, I slept better and I dealt with the stress better. So, the 'take away' here is to find some physical outlet - some form of exercise that you enjoy and then add it to your life.

Some of the other things on my personal list were: playing the piano again, meditating again, spending more time with good friends and reconnecting with some I had lost touch with. I updated my wardrobe. This one was a little more challenging. Obviously, if I knew how badly it needed updating, I would probably have been working on it already. It's easy to overlook what an impact your wardrobe can have on your state of mind. I have two girls who gently suggested that I could use a little help with this process.

I am a costumer, of sorts, by trade and I understand that in some cases, when I am unsure about a 'period' piece of clothing, a little research is needed. Nobody does costuming or 'dressing the age and part' better than Hollywood, so I watched a few movies where the female lead was a woman about my age, with a similar position in the business world and studied what she wore. You can learn a lot about dressing appropriately for your age if you're close to 60, by watching Meryl Streep in 'It's

Complicated.' I had already seen it, so I watched it with the sound off so I could concentrate on the clothing. For me, this made it much easier to make some changes.

In the end, dealing with the 'fear' and the 'unknowns' was accomplished the old fashioned way - addressing each one individually and then moving on. I am one of those people who believes that what you dream and envision can and does come true. My divorce turned out to be exactly what I had hoped for - a new beginning, a positive change, a chance to direct my future in the best possible way.

You have the power to decide how you deal with this turn of events, this change in your life. You must find a way to navigate the journey that produces the best possible outcome for you. Decide on your path and follow it.

I was asked once what I would say to someone about to enter a divorce, if I only had one piece of advice to offer, it would be one message that I wish I had heard more often during my own divorce. So, to anyone reading this who is about to embark on this journey, imagine that I am standing in front of you. I am smiling. And I would say simply: "You will be just fine."

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