

## Senior Advice: He wants to split the sheets - but why?

by Doug\_Mayberry

Q: I can't believe it, at our ages - mine 55, and my husband at 62 - he is asking for a divorce. His question was like a shot out of cannon. We have been married over 23 years. When I ask his reasons why, he won't answer. We are still together and, as yet, he has not moved out. I love him, and I am hopeful we can stay married.

What can I do?

A: Over the years partners change their minds and attitudes. It appears the lack of good communication is a major problem in your relationship. If so, this is why he has reached his boiling point. Have you seriously decided if you will fight to save your marriage or just let it happen?

To help make your decision write a list of the concerns you may believe are affecting your relationship. Those concerns could include such issues as: are you living separate lives, are you sexually compatible, are you financially stable, is he bored, do either of you feel abused mentally or physically, are you spending too much time together, or has he found another woman who tells him she loves and wants him?

Put a yes or no blank along the side of each issue. Ask him to make check marks for each question. If he will, you can begin your talk. Until the reason for his unhappiness is determined, there can be no compromise. The best relationships are based on matching each other's needs. When you married you needed each other. How has that changed?

It may be too late to begin with the list, but it's worth a try. Even if he tells you his reasons you should make an appointment with a marriage counselor. Indecision and procrastinating will not solve your problems. Many professionals can guide you to a better understanding of each other. Having spent as much time as partners compromising and staying together may guide you toward an even stronger lifetime relationship!

Q: My wife and I both plan to retire in about two years. We are diligent in our saving and spending. Our goal is to be able to maintain the same lifestyle we now enjoy. However, with the dollar depreciating, increasing governmental spending, higher taxes, the cost of medical care, and rising inflation we are worried we can't meet our goal.

How do you view our outlook?

A: I agree with your assumptions. I recommend you keep your options and timing open. Change is

inevitable. The rush to judgment by media, conservatives, liberals, talk show hosts, politicians, movie stars, corporate and religious leaders, and other individuals forces us to make quicker judgments. The speed of information disclosure makes it difficult to assimilate, evaluate and maintain our perspective. What's true today may not be tomorrow!

Regular monitoring of your assets and making adjustments based on professional opinions and your gut feeling becomes mandatory. For example, if we are headed to higher inflation should you invest in hard assets such as investment real estate, foreign stocks and currencies, commodities, or gold?

We all need to lighten up a little. No doubt as the cave man crawled out each morning he, too, felt the pressures of being able to survive his day! One stockbroker even suggested there may come a day when a gallon of water will be more valuable than one with gasoline! Humor brightens everyone's day. Balancing our lives is an ever-increasing challenge. You may have to delay your retirement or take part-time work afterward, but it appears you are on schedule.

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