

## Senior Advice: Reader can't divorce herself from fear of split

by *Doug\_Mayberry*

Q: This probably sounds strange, but I am 53 and believe I am happily married. However, two of my friends' husbands surprised them last year by divorcing them. Our last child finished school in May, got a job, and has moved into an apartment. My husband and I know this means a big change in our lifestyle.

I have been a stay-at-home mother and am thinking what might lay ahead for me if my husband ever left me. Should I be worried about this?

A: The fear of divorce and aging enters the minds of both husbands and wives. Because of our high divorce rate, it could be a major concern.

Longevity has changed our landscape, too. Statistics indicate the newly termed "age tsunami" reflects a major difference evolving in our population mix. Currently, the fastest growing demographics are those of us living past the age of 100. Numbers also indicate the U.S. over-65 population will double by 2030.

Have you and your husband discussed your concerns? Now is the appropriate time to do so. Even if your husband has an excellent retirement plan, inflation, insurance, ongoing medical treatment and even family support are excellent topics to bring to your table.

To alleviate some of your stress, would considering a salaried job be worthwhile? Would this require additional training or education? Are you budgeting investment savings currently? For example, I recently learned of a restaurant owner who commissioned a retired senior to sketch caricatures of his "regulars" to hang on the restaurant's walls. Your avocation has earning power. Will your home be mortgage-free, or do you foresee your parents or adult children needing financial help or requiring expensive assisted living?

Divorce usually triggers a no-win decision for all parties. The reasons for your friends' divorces have little or no bearing on your relationship.

Prepare for your new lives by planning your futures. Loving, sharing and planning together should be your game plan and will relieve you of much of your stress. You are both well aware of what a divorce could mean. Even when there are legitimate reasons for divorce, life remains full of the unpredictable. Preparing a safety net for eventualities could be the solution for which you are looking!

Q: I cannot believe the millions of dollars we spend on diet techniques such as books, vitamins, doctors

and unhealthy foods. The majority of time they don't work. Over the years, I have tried many of the experts' advice and have awakened to the fact they don't work.

I have now made up my mind to lose the 35 pounds I don't need. What should I do?

A: Are you really ready to go to work and proceed? Most of us say we have, but haven't really. What you see is what you have become and are. Define your goals and proceed. Visualize who the next you, you will be!

Many of us believe motivation is our goal. Frequently that solution isn't the answer. Permanent weight loss demands a highly motivated primary determination. Weight loss can result from our fear of success or failure, it is something we should do but not really want to do so we don't believe we can do it, we feel it is more than we can do, or we want instant results. Sometimes we simply accept our failure.

Monitoring your intake calories, regularly exercising, making a shopping list and sticking to it, passing the fast food palaces, buying smaller serving dishes, drinking more water and putting snacks in small plastic bags can be helpful. Losing weight and keeping it off is a tough challenge. Otherwise, the experts who are looking forward to ongoing financial rewards from you will continue to entice you.

You are in control of your persistence, purpose, confidence and achievement. You can lose weight if you prepare yourself mentally and are willing to work at it. You can do it!

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