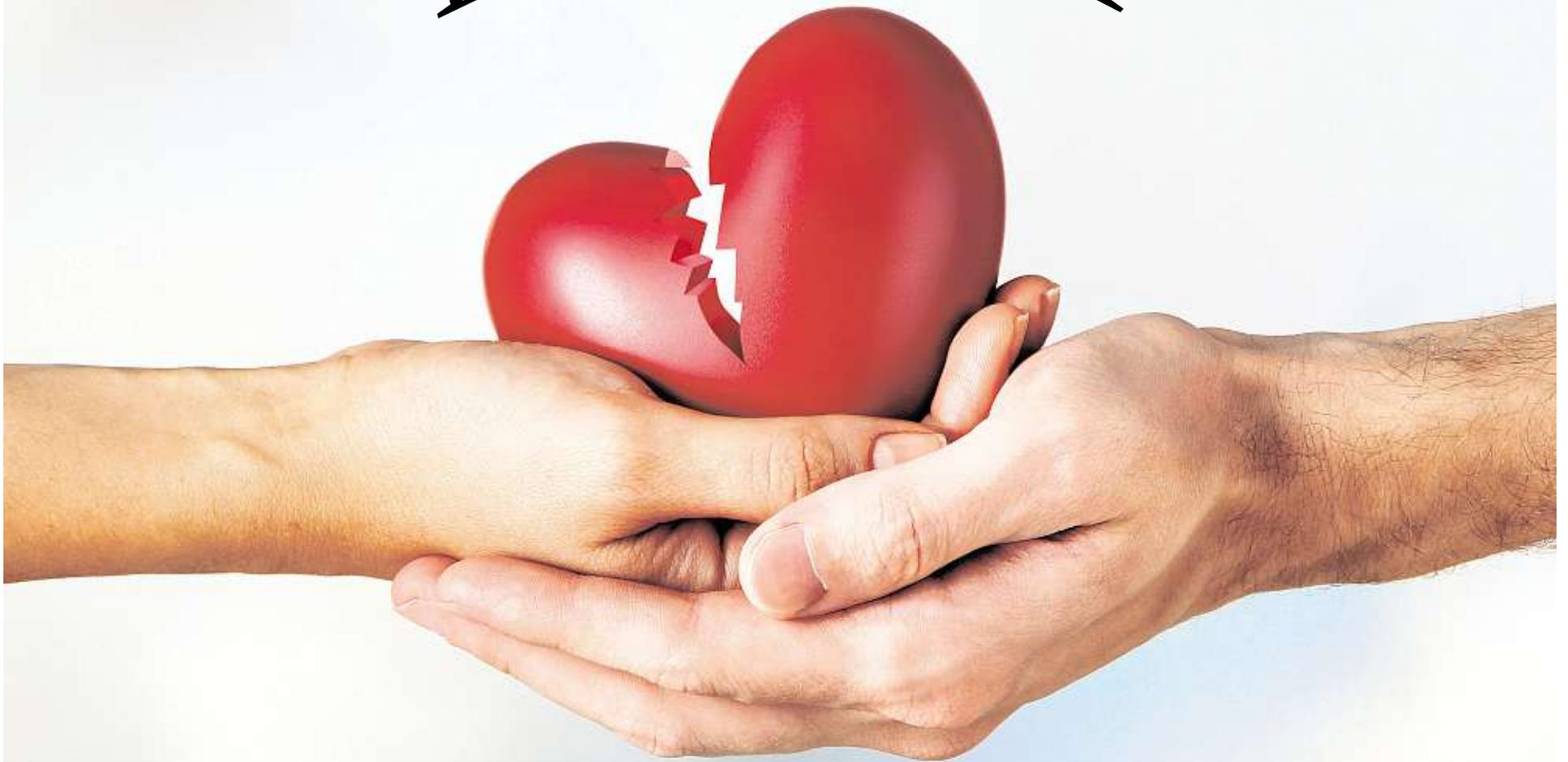


The Men of Distinction Luncheon honors giving spirit of four philanthropists.

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Divorce 101



Learning how to uncouple may help ease emotional pain, financial worries

By Alyson Ward

Pat Pearsall had years to prepare for her divorce, but it still knocked the wind out of her.

She and her husband, Mason, went through counseling, talked about divorce and agreed to stay together until their daughters went to college. When the day came, Pearsall and her husband were moving a chest of drawers when he looked up and said, "Do you still want to get divorced? This might be a good time to do that."

"Your brain immediately goes into survival mode," said

Pearsall, who lives in Jersey Village. "How do I take care of myself? What do I do?" She was surprised by the sudden fear. "I had all these years to think about it, and I'm terrified."

But she worked through the anger and anxiety. She educated herself about shared property and finances. And with minimal drama, the couple signed the papers, divided up their assets and went their separate ways.

"Friends of mine are like, 'Oh my God, you guys had the

best divorce,'" Pearsall said. "It wasn't all rosy, trust me." But with the help of their attorneys, the couple split up without either spouse suffering total emotional or financial devastation.

In the United States, about half of all marriages end in divorce. When a marriage splits up, the couples who suffer merely fear and anger, resentment and grief are the lucky ones. The less fortunate leave a marriage with their self-esteem decimated, their friendships strained and their finances

in ruins.

Divorce is always going to be hard, but a marriage can unravel without permanently unraveling the lives involved. When that happens, Trey Yates calls it a "good divorce." The board-certified Houston divorce attorney offers quarterly seminars called "The Guide to Good Divorce," half-day programs designed to make the process — from dividing up assets to moving on as a single person — less intimidating.

Yates was seeing too many clients — especially women — who

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Divorce can be overwhelming process for everyone involved

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didn't have a clue what they should do to protect their rights, demand their share and rebuild their lives. The process overwhelmed them.

"At a time when you are compromised in terms of rational thought and emotional well-being," Yates said, "you're asked to



Yates

make life-changing decisions that affect not only you but potentially your children as well — for the rest of their lives."

So how do you avoid the pitfalls and have a "good divorce"? Support groups, counseling, financial advising and divorce seminars can help people navigate the process, including basic steps that are essential to making divorce less devastating.

Get good legal advice.

"Not everybody can afford a board-certified family law attorney," Yates said, but look for a lawyer whose practice is dedicated to family law and divorce. That lawyer will know the ins and outs of divorce law better — and, more important, will have worked with the judge in your case.

"If that (family law) judge ultimately is the one who, with the stroke of a pen, can take your child away from you, your lawyer needs to know about that judge," Yates said. "And the only way that lawyer is going to know about that judge is by appearing in front of that judge repeatedly."

Be smart about money.

No matter which tax bracket you're in, dividing up assets is complicated, said Patricia Barrett, a certified financial planner and divorce financial analyst who offers advice at Yates' seminars.

"People tend to think — OK, we're going to take every account and divide it in half. That's not the way it works."

Alimony is rare in Texas, but when community property is divided up, the lower-earning spouse tends to get a bigger share of the pie.

In negotiations, remember that all money isn't equal. Especially if you're the lower-earning spouse, look for liquid assets, Barrett said.

You may need money to supplement your monthly income, and your spouse's pension or money that's socked away in an IRA won't help you now.

If you're the one filing for divorce, make copies of all the financial documents you can find, Barrett said. "Documents have a way of disappearing once the (divorce) filing has been done." And if you've always shared a bank account, she said, "it's probably good to take one-half of the savings and put it in an account in a different bank in your own name." Why? If your divorce gets complicated, you'll need some money to pay for lawyers.

"Here's the saddest thing to me," Barrett said. "The husband lawyers up, gets a really good attorney, and the wife has no money to hire an attorney. The husband ends up in a total control position because he controls the money."

Above all, don't let



Actress Gwyneth Paltrow, left, and her husband, singer Chris Martin separated after 11 years of marriage.

yourself be uninformed about money matters. "Don't just sign things blindly," Barrett said. "Stay abreast of your own finances."

Pearsall, a costume designer, knew the basics of business, but divorce was a different thing.

"I didn't want more than I was supposed to have," she said, "but I wanted my fair share, and I wasn't going to take a penny less."

So she educated herself. She sat up at night studying financial statements, making sure she understood which assets were community property and knew how to ask for her share.

"There is not an option to not understand it," Pearsall said. "You can say, 'This is too hard for me — I'll never be able to understand it,' and I did say those words. And then I thought: You know, you have to. You don't have an option not to."

Find support during and after divorce.

Friends can be a good source of support, but "you don't have to tell everybody every detail," said Melissa Nickelson, a Fort Worth life coach who spent 17 years as a family law legal assistant.

"As a matter of fact, it's better if you don't," said Nickelson, who comes to Houston for each "Good Divorce" seminar. Friends mean well, but they don't always offer the best advice, she said.

You can, however, share stories in a support group designed to help people get through divorce or move on afterward. DivorceCare group programs are available at churches everywhere, including The Woodlands United Methodist Church. The 13 sessions are designed to help men and women rebuild their lives and deal with resentment, anger and loneliness, said Cliff Ritter, pastor of car-

ing ministries.

"That's a really traumatic season of life," Ritter said. "People come out of that just really wounded and beat up and feeling kind of devastated and wondering where they're going to go with life. DivorceCare is one way we try to help them systematically put things back in order."

Consciously uncouple.

The phrase "conscious uncoupling" has been ubiquitous since March, when the celebrity couple of actress Gwyneth Paltrow and musician Chris Martin used the term to announce they were ending their marriage.

You might call it "sensible," "constructive" or "less-toxic" uncoupling. Author and psychotherapist Katherine Woodward Thomas — who coined the term — offers a free online course in "conscious uncoupling," urging couples to split up in ways that heal pain and diminish bitterness.

Paltrow's spiritual mentors, Habib Sadeghi, and his wife, Sherry Sami, also teach "conscious uncoupling." Divorce isn't a personal failing, they teach; it is, however, a chance to grow and learn from each other. If couples have that attitude, they write, "there are no bad guys, just two people, each playing teacher and student respectively."

Pearsall didn't call her divorce a "conscious uncoupling," but she went through a process to reach peace.

"There's the anger, the resentment, then finally acceptance," she said. "It's not about 'He's a bad person' (or) 'I'm a bad per-

son.' It's acceptance that I'm not going to be happy in this marriage and he's not going to be happy in this marriage."

Look at divorce as an opportunity to remake yourself.

Divorce can strip away a person's identity, Yates said, especially among those who were married for decades. His clients often dread starting over. "Their self-esteem is affected," he said. "They're terrified because they haven't been in the workforce. ... How do you go on a date if you've been married for 30 years?"

Nickelson urges clients to look at divorce as a time of possibility: "Now's the time. If you want to change some things, everything else is changing — let's change it all."

Pearsall updated her wardrobe, decided to let her hair grow longer. She also made lists. She listed her fears and dealt with them; she listed the things she felt grateful for and reminded herself to enjoy them.

Eventually, she was able to tell herself: "This is not about you. You're not a bad person. You didn't do things that are wrong. You tried your hardest; it's not all your fault." Then she was able to start letting go of negative emotions.

"This is a time of upheaval and change," Nickelson said, but it's also a time of regrowth and possibility. "Who do you want to be and what do you want to do with yourself?"

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