

**A PRE-MARITAL COUNSELING GUIDE FOR CLERGY
WORKING WITH PEOPLE REMARRYING
OR MARRYING LATER IN LIFE**

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For Evelyn and Vinny Viniar z”l,
whose almost 70-year marriage is an example for us all.



FOREWORD

A few years ago, Rabbi Richard Address, without whom this project would never have happened, asked me if I was interested in working on a special kind of premarital counseling guide. He knew that I had spent 40 years as a divorce professional. I started as a litigator and developed a large practice. Like many divorce lawyers, I reached the point of over-saturation. Then I found mediation and spent 25 immensely fulfilling years working with couples whose marital relationships had failed, helping them create a new working relationship. I counseled over 1000 couples, so I had an idea of what people should look out for when moving into another marriage.

Then in 2017, I entered the Aleph Ordination program to become a rabbinic pastor. This program was designed for people who were drawn to serve in fields within the pastoral dimensions of rabbinic work. After more than 40 years in the divorce business, I thought I might try the marriage business. Thus, this project was the perfect coalescence of Rabbi Address's idea and my desire to write my life's next chapter. I spoke to Rabbi Marcia Prager, the dean of the Aleph Ordination Program, and to Rabbinic Pastors Shulamit Fagan, De Herman and Tivona Reith, supervisors of my program, all of whom encouraged me, and more importantly, allowed this project to fulfill one of my requirements for ordination.

I interviewed rabbis who did premarital counseling. There were many of them, and I am not sure I have all of their names, so I won't name any of them individually. They should all know they were a great help. Many of their ideas influenced the questions that I suggest in this manual. I interviewed couples who got married later in life, some for the first time, some for the second or third time. I also interviewed some people who had been married and were not yet remarried. These couples and individuals shared their intimate thoughts and insights into what they had considered before they got married, and in some cases, what they wished they had looked at or would definitely want to look at. They too will not be singled out, mostly to guarantee their privacy. Their concerns are reflected in the anecdotes contained in this guide.

A word about the examples used in this work. They don't contain actual names, and in many cases, I wove parts of one person's story with another's. I tried my best to have them be accurate but not to embarrass any of the people who worked with me by making the stories somewhat unrecognizable.

I truly thank everyone mentioned here, by name or description. I also thank my wife, Debbie, and my children, Rachel, Sara and Jacob. Perhaps my family life will go into my next book, so you'd better be nice to me. I was always one of those "when I write my book" guys. Now I am one of those "in my book it says" guys. I could not have had that transformation without each and every one of you.

Carl Viniar January 10, 2021

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HOW TO USE THIS GUIDE

I encourage you to read this whole guide from start to finish. Notice all the conversations, all the anecdotes and all the questions. Try to digest them thoroughly. Let them wash over you and absorb the complexities and the interrelationship between all the issues. Highlight and revise the questions that you want to ask, outline the conversations you want to have. Then, when you have couples coming in to see you, you probably won't want to read the whole guide every time. You could, but it is not an efficient way to proceed. You want to review at least a summary. There is one, with eight subjects that briefly incorporate all that is important in the guide into one page. You will find it right before the appendixes. You might also review the table of contents. You will want to cover each of the subjects in the table of contents or the summary with at least a question or two. I have provided the two-page cheat sheet, a list of questions and explanations of the questions. Nineteen questions (like the nineteen prayers of the *Shemoneh Esrei* to give it some symbolism), it is at the very end of this guide. It can be reproduced so you have one double sided page for reference. Use it together with whatever information you get from the couple, in advance. Or you could use any one of the lists of questions that are in Appendix One or take some of the questions from each of the sections within this guide. I recommend that you look at all the questions, in all the lists, and create your own list of questions, in your own way of speaking. When doing pastoral counseling, all good work will take place inside of your relationship with the couple. Your relationship will not grow unless you are authentic. So, you should be expressing and discussing issues that you realize are important in a way that comes from you. Keep your personal list close when you are starting your counseling.

This is a guide for clergy and clergy students to use when counseling (or learning to counsel) older couples and couples marrying for a second (or subsequent) time. Most of the existing guides are directed to younger couples who need help in learning how to communicate, and how to think about the impact of marriage and children on them as individuals. The issues for older couples are completely different, psychologically, legally, and spiritually. In many cases they will have been married and had children. As you read this guide, keep in mind that they have felt the impact of death or divorce on their prior marriage(s), or may have experienced loneliness while living on their own into middle age.

One more point. There are times when I will use only the words pre-marital for the pastoral counseling. The concepts also apply to people who are entering into a non-marital committed relationship, or even a joint living arrangement. It can apply to an individual who is coming for advice. I have not always distinguished these different contexts. You may have to do some critical thinking, and revise your questions, depending on the circumstances.

INTRODUCTION AND KAVANAH

The intention of this guide is to give clergy a context and a curriculum for dealing with later-in-life marriages. Statistics show that the divorce rate in the U.S. is falling. Most attribute this to the delay in marriage and the willingness to be a single parent without marriage. There is only one group that is outside of this trend—people over 50. The “grey divorce.” And because of this, there is a large pool of people who will be marrying (or, usually remarrying), in their 50’s, 60’s and later. We must be prepared to help them as they move into these late-in-life marriages. We must remember that people in this age group may have had prior relationships that were not fulfilling, or ones with their one and only soulmate that ended tragically, or they may not have had any long-term prior relationship. In each of those cases, the people will usually not tolerate things from each other that younger, first timers might. Or they might tolerate anything because they fear being alone. Or they might enter a relationship at this age not out of passionate romantic love but out of necessity or companionship. This guide gives you matters that must be considered in any of these circumstances.

The guide is structured to allow for flexibility: for multiple meetings with the couple, or just a single meeting. It has questions to ask, and exercises/assignments to do. It includes advising the couple on how to distinguish their issues and how to seek more in-depth help (from counselors, lawyers, and accountants). It relates back to the possible role of religion in the wedding and the marriage, in the short and long term. This guide assumes that all premarital counseling is an exercise in pastoral care. It is certainly not all inclusive. Outside assessment tools may be used. Other existing guides may give great structures for counseling sessions. On some issues, the assessments and guides go deeper than this guide, but some issues in here are not even touched in them.

Rabbi Shai Held said in his article “Of Love Abundant and Abiding”: “At a Jewish wedding, we implicitly declare, the cosmos shakes with the love between these two people. A wedding is never just a private affair, something enacted between two people alone. No, it is a sacred coming together, which adds love to the world and thus brings us closer to the future God envisions for humanity. What we have, in other words, is a marriage contract on the one hand, and the aspiration to play a role in the healing and repair of the whole world on the other.” (Published June 16, 2010, in *The Jewish Week*, <http://www.thejewishweek.com>)

How does this apply to older couples, or couples whose first marriage did not live up to that standard, or that did and ended anyway? How do they prepare? This guide will help you help them. It will help you identify barriers and will provide a road map for traveling through a beautiful countryside, or a perilous minefield. Your job is to prepare the couple to navigate any topography and create a brilliant future.

INITIAL INFORMATION FORM

This form is designed to be filled out before meeting. It is just an example and should be modified to include any information you need to prepare. Each person should fill one out, separately. Tell them not to cheat, that part of the process is finding things out about each other in a safe, orderly fashion. Tell them it is kind of like a Pre-Newlywed Game. This may look like it is to gather simple data, but lots of information can be gleaned from this form. This is not an all-inclusive document; much has been left for later conversations. You can adapt it by adding in some of the questions that are in the guide, if you prefer more information up front, or if your time together will be limited.

INITIAL INFORMATION FORM FOR _____

Date _____

PERSONAL DATA

Birth Name _____

Name by which you prefer to be called _____

Date of birth _____

Gender identification _____

Pronouns _____

Address _____

Phone numbers _____

Employer _____

Title _____

Length of employment _____

Highest level of education _____

CURRENT RELATIONSHIP/FAMILY STATUS

How long have you been together? _____

Are you currently residing in the same household? _____ For how long? _____

If engaged, how long have you been engaged? _____ When is the wedding? _____

Have either of you been previously married? _____ Engaged? _____

Do you have children from a prior relationship? _____

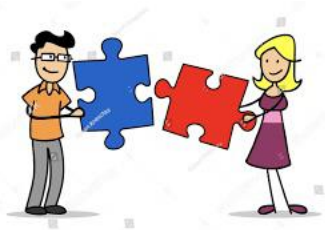
Do they live with you? _____ For how much of the week? _____ Holidays? _____

Names and ages? _____

Do you have children together? _____ If so, provide names and ages: _____

Do you have any pets in the home? _____ If so, what type? _____

List any other individuals living in your home: _____



MEDICAL AND MENTAL HEALTH INFORMATION

Are you being treated by a physician for any medical conditions? _____

Are you currently taking medications? _____ How many? _____

Have you ever seen a psychiatrist or any other mental health provider? __ When? _____

What was the focus of the treatment? _____ Was it helpful? ____

How often do you have alcoholic beverages? _____ Type/quantity? _____ Do you use marijuana or other street drugs? ____ what type/quantity/frequency of use? _____

How would you describe your current health? _____

Do you have any significant health/medical issues? _____ What are they? _____

Do these issues limit you in any way? _____

Have you ever been physically, emotionally, or sexually abused? ____ Have you ever hit someone? _ If yes, briefly explain _____ Is there any family history of serious illness or psychological issues? _____

FAMILY OF ORIGIN

Mothers name and age (if deceased, at what age) _____

Father's name and age (if deceased, at what age) _____

Brothers' and sisters' names and ages (if deceased, at what age) _____

Briefly describe your relationship with your family members: _____

RELIGIOUS / SPIRITUAL BACKGROUND:

What is your religion? _____ denomination? _____ Describe your religious upbringing _____

Were you affiliated with any religious institution growing up? ____ Which one(s)? _____

Are you currently affiliated or attending a religious institution? ____ Which one(s)? _____

Do you observe any religious rituals in your home? __ Which ones? _____

Do you celebrate religious holidays in your home? ____ Which ones? _____

Are (or were) your children educated in a particular religion or faith? _____

What differences /similarities have you discussed concerning religion/spirituality? _____

PREMARITAL/ PRECOMMITMENT GOALS

Briefly explain what concern(s) you would like to discuss during counseling: _____

What do you hope to achieve through counseling? _____

Please describe what you believe the other's specific goals are for counseling _____

What concerns do you hope to resolve by the time you get married? _____

How much help (rated 1-5, with 5 being the most) do you think you need in the following areas:
Children and parenting _____ Financial issues _____ Estate Planning _____ Distribution of
Responsibilities _____ Sex and Intimacy _____ Dealing with/caring for extended family
_____ Spirituality/Religion _____ Long-term care and end-of-life planning _____ Dispute
resolution _____ Grief Counseling, issues around death and dying _____

What would you say are your greatest individual strengths? As a couple? _____

MISCELLANEOUS

Do you have people who you can turn to for support? ____ Who? _____

Are there any guns or weapons in your house (specify whose and what type)?

Do you have a criminal record? _____ Have you been involved in significant
legal actions (e.g., lawsuits, criminal matters)? ____ Please describe _____



SECTION ONE: INITIAL CONVERSATIONS

This first conversation, dealing mostly with time and/or timing, may indeed take place before the initial meeting, to establish the context, for example, in a screening phone call:

Rabbi B works with a lot of younger couples. When she does, she uses the Prepare Enrich assessment tool. Recently she had a couple who wanted to get married who were both in their 80's. One was getting married for the second time and one for the third time. With this couple she didn't try to use any assessment tool, thinking that they would find it rather pedantic. They did have one session before the wedding, and had a fabulous talk, mostly about how they met, and what their life was like together. She said it was wonderful to meet them and to develop a relationship, but it was not expected, nor did she attempt to intervene in any of the issues normally discussed in premarital counseling, nor did she know if they met with anyone else.

As you can guess, I think there should be at least some minimal conversations about issues that may arise. For a 70 year old, there will almost certainly be health and care issues in the near future. The divorce rate for the 70-year-olds who rush into a relationship is very high. For example, when their wife dies, many men will commit or remarry within 18 months. They then divorce about a year to two later. And given the shortage of men at this age, women will commit or remarry even though they aren't sure, because they fear this is literally their last chance. Essential issues need to be brought up, the couple must be forewarned about the future impact of their current actions or inactions.

QUESTIONS FOR DISCUSSION:

How long had you been single prior to meeting?

Were you single as a result of divorce or death of a loved one?

Do you feel you have taken sufficient time to grieve or put your last relationship in perspective?

How long have you been together?

How did you meet? When did you know he/she was the one?

When is the event planned?

Why did you pick this time to get married?

Have you had sufficient time to think about issues that may come up?

Are you in a rush? Why?

Why do you think that you should engage in premarital counseling?

Do you think it could be time well spent?

I can see how great you are together, but sometimes people speak to other professionals

about the legal and financial ramifications of a marriage? Have you?
If you have children from a previous marriage, why might you need family counseling to help them adjust to this next step or to blend the families more successfully?

CONVERSATION: WHY PREMARITAL/PRECOMMITMENT COUNSELING?

These meetings will be to improve their knowledge of each other, to identify and explore important issues, to assess compatibility, and to address possible areas of difficulty. These conversations may occur before the parties make a declaration of their commitment without marriage. Statistics show that the marital success rate for couples who received counseling before their wedding is significantly higher than those who don't. These conversations are about preparing for the marriage, not just the wedding. Please note that there are many assessment tools (like Prepare/Enrich; see Appendix Four and Appendix Five) that can be used to help. Such assessment tools cover some of the same emotional and communication issues that you will see here.

These are questions that are not meant to be confronting and will generate responses that may be telling. For example, note the preferred use of the question “how did you meet?” rather than “when did you meet?”, as the latter might seem challenging to one or both of the people. You will most likely get the information you want as a result of either question. One of the intentions of these questions, and in fact all questions throughout this guide, is to make sure that the people with whom you are working never doubt your interest in them, and that you are not trying to be positional or judgmental. They are designed to get into a relationship with the couple and to help them trust your wisdom.



Rabbi J was given a heads-up by two adult children in his congregation that their father would be calling. He knew the children well, and the father a little. He was interested in seeing just what the children's involvement would be. When he spoke with the couple (father and prospective bride) on the phone (he liked to do a little pre-screening), he asked them basic questions about how long they knew each other, when they planned to get married and their financial circumstances. It turned out they had known each other a very short period of time, and their financial conditions were widely disparate.

(WARNING: this is not in itself necessarily a reason to “say no” to getting involved.)

Rabbi J felt that not only did they know each other only a short time, but the woman seemed in a real big hurry; the man, not so much. In their initial conversation, he asked them, before they came in, to think about some of the issues that you will see in this guide and then to call to make an appointment. He never heard from them again. He had felt in his gut that one was pressuring the other, and so he asked them to go home and think about those things. This was not because he needed more information. He stirred up some conversations and wanted them to have time to step back and look with new perspective. He was not surprised that he did not hear from them again.

How important is gut feeling? I would say very. Are you worried about the inequality of knowledge or ability? Do you think one may be taking advantage of the other? Do you have a sense that one may not fully understand what is happening? If you have reason to feel this way, you should slow things down and get them to someone who can address these issues. It might be a lawyer, a doctor, or a therapist. You should always have a list of professionals to whom you can refer. But make sure your values or beliefs don't interfere. One of the parties may need security, and that is an important reason for getting married. The other may be OK with that. Just because the marriage doesn't come from passionate love doesn't mean its going to be a bad marriage. It is essential, as you will see below, that financial inequities are discussed openly. But your beliefs about those inequities are not important as long as they both understand and freely agree upon how they will deal with the issue. But if your gut tells you they are making a rash or rushed decision, not a knowing, well thought out decision like that they do not want a long courtship based on facts known to both of them, act on your gut.

Mike and Sarah knew each other for a long time and had been living together for almost a year. They decided that there was no reason for them to wait any longer. They went to City Hall, got their licenses, and got married without telling anyone. They then said their vows to each other in a beautiful wilderness setting. They didn't want anyone to have to get involved in planning a wedding and thought this would be the easiest way to go. But looking back, they did say they wish they had done some premarital counseling, just to make them think about some issues, and they wished that they had told their children that they were going to do this. The kids were angry that they had not been told in advance.

Unfortunately, you can't ask any questions, if the couple doesn't come to you and tell you they are getting married. You are attempting to get the couple to deal with expectations from each other and the family and friends who surround them. If expectations are too high, it could be

difficult to satisfy each other. When they know each other's expectations, they might need to do some adjusting. If expectations are not even discussed, who knows what can happen?

QUESTIONS FOR DISCUSSION:

Why get married? Why now?

What was it that interested you in one another? Why did you fall in love? What keeps you in love?

What qualities does your partner bring out in you that affirm the best sense of who you are?

Can you tell me, and each other, five things you love about your partner?

What do you as a couple want out of life?

What are you expecting will change with marriage?

What do you think you will be doing in 20, 30 or 40 years?

How would you describe yourself?

How do you think you see each other?

CONVERSATION: STARTING THE WORK

These questions will lead into other conversations. They are not shown here in a scheduled, session by session manner. With older couples, you may get opposition to structured, multisession premarital counseling, so you will have to prioritize how and when you dig into these matters. It would be ideal to spread the subjects out into designed schedules, and such schedules are in the appendix. But the key may be flexibility, yours as much as theirs. Some of the questions overlap and are even repeated in more than one section. This is not to annoy you or to suggest the importance of that question. It is just to show you that these things can be brought up in so many places.

Rabbi L has worked with couples going into their second marriage. His conversations were mostly about not bringing the experience of the first marriage into this one. His counsel went to whether their spiritual needs were being met, consistent with a good relationship. He felt that the rabbi's role was to hold up a mirror to the parties and let them see what was in store. This often came up in a conversation about the wedding itself: What did it mean to have a Jewish wedding and how would the wedding be structured so that it was indeed authentic? He also wanted to observe their communication so that he would be comfortable officiating the joining of these two people.



SECTION TWO: LUGGAGE

CONVERSATION: YOUR HISTORY

The intention here is to distinguish and determine their histories. Everyone has at least one, which might be positive or negative. In these discussions, have the parties hear themselves and each other discuss what they are carrying around from before. This is their life history, which includes the stories of their lives, a life review, their family myths, and their personal myths.

INITIAL QUESTIONS:

Tell me your life story in 15 minutes or less. (Now pay attention to each other. There will be a quiz!) What was your childhood like?

Was your family an affectionate one?

What were holidays like in your family?

Do you think you will have problems with each other's family during the holidays?

What family values do you want to bring into your marriage?

What do you like or dislike about your family?

What do you like or dislike about the other's family?

What do you like or dislike about your parents' (or children and stepchildren's) marriage?

What do you like and dislike about your prospective in-law's (or children and stepchildren's) marriage?

How much time do you each expect to spend with in-laws or children?

Is there anything you heard here that you never heard before? What do you think about all that?

CONVERSATION: THE OTHER MARRIAGE

In many cases, the heaviest piece of baggage is the first marriage. You might get lucky, and the first marriage ended without too much discord, and the parties get along as well as Kamala Harris and the former Mrs. Emhoff. But you will need to hear something about that first marriage-- how it went, and how it ended. I did not (in this guide) give separate questions for people who have been divorced, people whose spouses died, and/or people who were never married. Please be careful watching for the different reactions to the different circumstances. You need to hear the complaints but not make them real. You need to hear if there is an acknowledgment of responsibility for the marriage ending. Otherwise, they are doomed to make the same mistakes. Conversations about responsibility allow for a creation of a different future. There needs to be release from the prior spouse, either literally or emotionally, as this ex-spouse will otherwise enter into their life at the most inconvenient times. He or she might even show up at the wedding! This is true whether the former spouse is alive or deceased. If you are dealing with an older person (Medicare and older), it may be likely that the first

marriage ended with the death of one spouse. Even if that was not the case, you will need to examine the issue of grief. Has there been enough time to grieve the end of the marriage, the loss of the relationship, no matter what the cause? Did they finish grieving, or is this just a replacement, one which may very well not meet the impossible expectations.



When I was a young divorce lawyer, my state had a difficult no-fault divorce standard. People had to be physically separated for 18 months to get a no-fault divorce. Mostly my clients didn't want to wait that long, so they used grounds that were called Extreme Cruelty. It was a terrible name, but all that was required were acts or instances that made it unreasonable or unhealthy, in the plaintiff's mind, to stay married. It was a subjective standard, so people could say almost anything to prove their case. There were several times that I did multiple divorces for the same person. When I compared the lists of acts and instances, I was always amazed how the complaints were the same. When I was not worried about losing the client, I would point out that there was one common denominator. Although my client often said that the common denominator was that his or her spouse did the same things as the prior spouse, we both knew that the common denominator was my client.

Rob and Rachel were each divorced, and then remained single for a long time. They met, they dated, and they lived together for over 5 years before marrying. They said that the person they married was 180 degrees from their first spouses. They had learned from their mistakes. The characteristic they were both looking for in a spouse was a willingness to compromise and a desire not to engage in long fights. They also each did work independently on themselves and made sure they learned from that. They said that they took responsibility for what went wrong in their first marriage, and responsibility for what would go right in this one.

I must say this is a really big deal, and a fair indicator of what their marriage will be like.

QUESTIONS:

Tell me about your first marriage. How long were you married?

Tell me about the end of that marriage.

What did your spouse do that drove you crazy?

What did you do that drove your spouse crazy?

What did he/she do that was wonderful? What did you do to him/her that was wonderful?

How about your fiancée? Does he/she do the same things?

What is non-negotiable that would you be willing to fight for? What is a fair fight for you?
Do you think it is important to know one another's physical and mental health histories?

CONVERSATION: LEAVING THE PAST BEHIND, INVENTING THE FUTURE

Leaving the past behind does not mean making believe it never happened. It means filing it away, putting it in the file cabinet where you can check the files, but they are not in front of your face, always causing reactions. Some would call it closure, but I think that is a word without real meaning, a word that actually causes people not to have it. You are looking to let this couple finally and completely end their attachment to the prior marriage, or to the lack of one. This may involve different conversations with a widow(er), a divorcee, or an unmarried person. Some say the time before this marriage was for practice, now it is for real.

Gail and Bill went to see their lawyer to talk about getting a prenuptial agreement. Bill had been married before and had a very difficult divorce, in which he thought his wife had taken him to the cleaners. Gail had never been married. He was in his late 40's, she in her late 30's and were amazed that they had found such love. Yet the questions that came out were rather startling. Bill asked these questions: "If she gets pregnant will I be able to get a paternity test? What happens if I get someone else pregnant? She has more money than I do and can use it to hire better lawyers. So, am I risking losing everything again? What if she claims then I abused her? She has had medical issues when she was younger, what if they come up again?"

These are all issues that needed to be raised. But a lawyer going over legal and financial issues is probably not the best person to facilitate the conversation. Bill raised these issues because his first marriage was in front of him instead of behind him. These are precisely the kinds of fears a previously married person may bring into the marriage. (WARNING: some of these questions may denote issues that are beyond the scope of premarital counseling.) Bill most likely needed to do some therapy on his own. But all older people, or those getting married for a second time, may have residual issues of trust. They were hurt, or damaged, and cannot seem to let go. The statistics show that the rate of divorce rises in second marriages. It is even higher in the third. But trust is not learned, it is declared. And in leaving the past behind, a declaration that this marriage is not and will not be the same as that marriage, must be made.



EXERCISE: CREATING A MARITAL COMMITMENT (OR JUST COMMITMENT) STATEMENT

Ask for permission to work with the couple to create a statement. It is a short exercise, like creating a mission statement for a marriage. It will be 3 or 4 sentences that will create an aligned commitment for their marital future. Exploring and declaring commitments gets to the heart of their willingness to do whatever it takes to make their marriage work. Tell them (or give them an assignment) to make believe they are operating with a blank canvas. If this were a corporate retreat, and you were going to create a mission statement for the company, the first day would be completing the past to create the blank slate. But since you don't have that much time, just use a blank piece of paper to symbolize that there is no past getting in the way. Their assignment is to come up with four or five bullet points of things they would create within their marital relationship if they were starting from scratch. This is not a reaction to the past; this is wholly an invention. So, the bullet points can only be positive, and only be for both of them. Then go over these bullet points to make sure they are aligned. Lastly, have them create a statement, a declaration from these points.

For example, their bullet points might be:

- joy and celebration of our love
- a home for all of our blended family
- having safety and health
- open and honest communication and sharing
- growing old together.

And then the statement might read:

We will provide a joyous, loving, and celebratory environment where there is open and honest communication and sharing. Our home will be welcoming for each member of our blended family. We will ensure and support the health and safety of each other and our children as we grow old together.

There might be reasons other than passionate love that has these parties getting together. With much older couples it might be more about friendship or companionship. It is still important to create a statement. It still provides the same benefits. So, after the bullet points, their statement might read:

We will provide each other with a kind and helpful environment that enhances our friendship and companionship. We will give each other safety and security as we grow old together, lovingly facing this next chapter of our lives.

The conversation after the creation of the statement is very important. You must point out that the statement is now a measuring stick against which they will measure their actions and conversations. Going forward, when they are communicating or taking actions, they have to say to themselves, "Is what I am about to do or say consistent with the future we created in our statement?" For example, "Does the comment I am about to make help create a joyous and

loving environment?” or “will this comment make us feel more safe and secure?” If it does not, then the communication or action should change. They need to be warned that they will not always be successful. But if things start going badly, they can always see where they are being inconsistent with their statement, take responsibility, and get back on course.

The last piece of the conversation is about who is responsible to make sure that they stay or get back on course. Hopefully they say, “We both are.” The follow-up question is: “To what percent is each one of you responsible?” Although often the response is: “We are each 50% responsible,” this is not the “right” answer. They are each 100% responsible for fulfilling this declaration. This means never blaming the other when the statement is not being followed. It will alter the way they act and talk to each other. Assure them that they probably do not know exactly how to accomplish this, but sometimes one must set his or her commitments, even before they know how to accomplish them. I always tell the story of JFK saying in 1963 that we would put men on the moon by the end of the decade. When the scientists said we did not know how, he said, basically, “I already said we would do it. Now figure out how!” Then have them do one practice conversation. Have one say something that will normally trigger a reaction. Then have other try to respond responsibly and consistent with their statement. It is not easy.



CONVERSATION: GREAT EXPECTATIONS, GETTING ON THE SAME PAGE

Most people in love will want to think that different expectations and abilities will not be a problem. But deep down that is because they presume or at least hope that the other will meet their expectations or will change appropriately. This is true with young people about to marry, and most don't learn their lesson when they get ready to get married again. They will need to really flush out these expectations and see how willing they are to adjust. This is sometimes accomplished by distinguishing and answering “what if” questions, like “what if I want to travel and you think you are too old? Or what if I get sick, will you take care of me?” Meeting each other's needs may come in the areas of religious, psychological, physical, and practical. There will be different conversations about these subjects in the next sections. Beware, some of these conversations are difficult, but for this group, essential.

I once had a couple come in for a divorce mediation. He complained that all she cared about was the kids. She complained that he was reckless and irresponsible. I asked them what attracted them to each other in the first place. They were very young when they got together.

He said that she was and warm and gracious and caring for those in need. She said she loved that he was wild and adventurous. It appears that what attracted them when they were young became the very problem as they grew up. When they got together, they only dealt with what was right in front of them, which is typical for people young and in love. With older couples you must be careful they do not overlook expectations and intentions.

Brian and Gwen were in a push to get married. She had a failed short-term marriage. His wife died, and he became a single father of two teenage girls. Brian was 47 years old: Gwen was 28. Both were healthy, vibrant, and active. They saw no issue with their age difference and didn't even want to discuss it. Fast forward 25 years: The children from the prior marriages are long grown. The child they had together is 23. He is now 72, retired and tired. She is 53, in the prime of her career, and still wants to travel, and play and be active. But now her role has become his caretaker. She finds herself doing many things alone, or with their adult children. They are both depressed.

When there are large age differences, there are many additional questions about expectations. Their expectations, their vision of life may be the same now, but they need to discuss how they expect their lives to work in 25 years. They can't know for sure, they can't really even project, but they must at least put on the table the very real issues that will arise.

QUESTIONS:

What attracted you? Will that still be true in 10 years? What if it is not? What will keep you?

Are you both healthy and vibrant? How will you go through aging process?

Will you care for him/her? What about when he/she is too old and you are not?

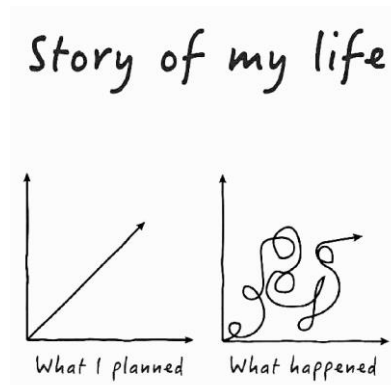
What if the difference is not age, but physical condition or health?

What do you appreciate most about your partner?

What does the word "love" mean to you?

In what ways do you think you are similar? Where are you different?

Where are you OK with those? Where are you not?



What are your needs around these differences?

Name at least one way each of you would like your needs met. How will you meet that need?

What are some things you are not prepared to give up in this marriage?

Do you like and respect each other's friends?

CONVERSATION: ROLES AND ROUTINES

Each of the parties has most likely established routines and habits. These may have been informed by their family of origin, their first separate family, or their time alone. In fact, they are so comfortable with their routines that they may think simple household responsibilities do not need discussion. But they certainly do! Even if they have been living together, it is a subject to be discussed. It is important to communicate the roles and responsibilities that each will take on. To determine the responsibilities, you can help them consider their respective areas of strengths. In most long-term marriages, people have divided up the roles. It is efficient for people to do that, to eliminate duplication of effort and wasting time. But people who have established routines may not realize this and may fear giving up control. That is why you have this conversation. (Please note that "who will pay the bills" and other financial expectation issues have been left out of the questions. They are set forth and discussed in Section Three.)

QUESTIONS:

What roles will you play in your marriage? What is your partner's role?

How do you feel about cleanliness, neatness, and housework?

How do you feel about artwork, knickknacks, or collectables?

How are you going to divide up the household chores?

Who will cook, sew, clean the dishes, do the laundry and ironing?

How do you feel about pets and plants? Who will clean and/or care for them?

Who will do the household shopping, or do household maintenance and make repairs?

If you are living together, and/or have divided responsibilities, what about the division works for you? What doesn't?

How easy or difficult will it be for you to negotiate having your needs met?

Has negotiation and compromise been a skill of yours throughout your life? If not, are you too old to learn?



SECTION THREE: FINANCES

CONVERSATION: THE MEANING OF MONEY

In first marriages, people often report that the major causes of strife, and then divorce, are sex and money. In later divorces, family, better described as blending of families, gets added. These next sections will cover those three subjects. This one is all about money, emotionally and financially. There are practical aspects to money, and emotional ones. Each must be explored. For many people, working is not just about finances, it is also about self-worth. How money is managed is a symbol of respect and acceptance.

Marci has been married before but is still looking for a relationship. In talking about money, she said, "At this point in my life, I still need to earn some income. I need to find someone who also is still working – or someone who is not working but is engaged in a life that enables her to be busy, and me to work. When we are younger, it is assumed everyone is working – it's not something that has to be questioned. Now, if this is a committed relationship, finances would need to be discussed, with great clarity. We may be at different financial levels. There might be a large difference in income or wealth. If the person is well enough off that she can pay for me to participate in her lifestyle (and I want to participate) then this could be a solution. However, it would have to be a lifestyle that I want, and it would have to be done in a manner that I felt was respectful and acceptable to both of us. I do not want to find myself in a situation where someone is keeping a tally on what they are paying for me to be with them. So, it would have to be agreed that 'combined family income' became the standard."

QUESTIONS:

Can we talk about money?

Do you consider yourself a saver or spender?

Was there any trauma around money in your family of origin or your prior relationship?

Do you have issues with sharing your money?

Are you considered generous or possessive of your money?

What does money mean to you?

Does having money give you security?

Does having money give you independence?

Does the money have to be your "own"?

Can you have too much money?

Will money increase your power?

Is money a sign of success?

Is your accumulated wealth proof of your self-worth?

In previous relationships, has your money been respected?



CONVERSATION: FINANCIAL EXPECTATIONS

There are two people in front of you. One or both were financially responsible, in terms of earning or spending or managing, prior to this marriage. It is possible that both are now comfortable managing their own money. It is possible one is terrible at it, and still terrified by it. The professionals tell us that there may be differences in how much people want to maintain their own finances. Millennials, who marry later and are often used to managing their own money, tend to keep their finances separate when they marry. Older people, who were taught about “marital money,” are often more comfortable with combined finances, with one person being in charge. That one person is not necessarily the major wage earner, it is the person who does it best. You will have to mine for data: past, present, and future, for history, intentions, and expectations. Find out what worked and works, and what didn’t.

Donald and Patty had several premarital sessions. They thought it was indeed like playing the newlywed game before they were newlyweds. There were minimal conversations about finances. They did agree that all their money would be considered one pot, and they set up joint but also separate accounts. They decided that they wanted to assure the children that they would all be taken care of, and they intend to do that by estate planning. And they seem to agree that all four children will be treated equally, as if all four were their biological children. They have a concept, but not a plan. They promised in the sessions that they would go see an estate planner. When I interviewed them, well after their wedding, they still didn’t even have an appointment with an estate planner.

QUESTIONS:

Can you talk about money together?

Have you always had control over the money you earned?

Do your ideas on spending and saving mesh?

How much do you have, and how will you handle prior assets?

How much do you owe, and how will you handle prior debts?

Do you have any outstanding penalties or fines?

What are your financial goals?

What are your plans for purchasing a home?

What does joint finances mean to you?

Do you want to have a budget? Do you have to have a budget?

What are your beliefs in connection with the use of credit cards?

Do you consider going to the movies and having a vacation every year a necessity or a luxury?

How much can you spend by yourself without consulting your partner?

Where will your money go?

Frank and Nancy both had what they described as bad first marriages. Which of course led to bad divorces. For this wedding, they didn't do any premarital work. They knew what had gone wrong, and therefore they knew what they had to do to make sure it didn't happen again. They didn't need anybody to tell them. In both cases they had combined finances in their first marriages, which in the past was quite common. They thought that led to the divorces being a mess. So, now they both had an expectation that their finances would remain separate. When they got married, they moved into one residence and sold the other. They still had to figure out who would pay what bills and the logistics of separate finances. This was not discussed in advance, so, there were some tense moments, but they worked through them. They keep a joint account for their designated common expenses into which each one puts money on a regular basis. They keep individual accounts, into which their income goes, which they use for personal expenses. They used the proceeds of the one house sale to pay down the mortgage on the house in which they live and which they own jointly. This might not have made the most sense for their long-term financial plan, but they had to do something, and they hadn't discussed it before the wedding.



CONVERSATION: FINANCIAL RESPONSIBILITY AND ACCOUNTABILITY, NOW AND FUTURE

How will the family finances be managed? Will they be comfortable sharing, and being transparent about financial matters and concerns? This is the conversation that includes both the expansive and the nitty gritty. This means looking at which of the financial elements of their lives will be done jointly, and which ones will be handled separately. And if handled separately, by whom. There will also have to be serious and specific conversations about access and providing information. Even in second, or later marriages, one of the main factors for stress in marriage is finances. When the issue is properly explored before marriage the couple can make specific plans to navigate any changes in financial situations that arise, or at the very least have an expectation of each other's reaction.

(WARNING: Even if you are very good at it, you are not here to tell them how to manage their money. You are here to raise issues and let them discuss them. If need be, you are there to act

as a facilitator, and mediator, to help them resolve whatever must be resolved, and to teach them how to resolve things in the future.)

Dick said everyone has ideas of what the rest of their life will look like and expects a partner to just fit into that plan. That might work, but he often says one's ideas do not match what the other had in mind. If the potential partner has specific financial plans, it is important to truly understand what their agenda is and how you would fit into it. In order for a relationship to work, you need to be creating a life together that is good for both of you. In the same way it can be very difficult to move into someone's home and make it feel like it is yours as well, it can be difficult to fit into someone's plans and make them feel like yours, too. Dick said he is not in a position to support his fiancé, Frieda. He made it clear from the start. And he does not expect her to support him either. But he is concerned about big financial differences. If Frieda wants to go on expensive vacations, then he wonders how he will participate. He knows she likes to regularly dine out, and he can't do that either. He thinks it is important that they understand each other's expectations.

You may come across situations where in the first marriage, one party turned over the money management to the spouse, who was much better at it. If that spouse then misused the money, or used the money for control or abuse, the party will no longer feel so eager to turn over control again. This must be worked through in a manner that has both parties feel secure and confident. One thing to do is to make sure there is ongoing full disclosure. Another is to get the frightened spouse (or both of them) to an outside advisor who can teach them basic financial literacy. You want to help them on a road to financial partnership.

QUESTIONS:

Have you established shared financial goals?

How will you handle the family finances?

How will you handle bank accounts and bill paying?

How many savings and checking accounts will you have?

Should you have joint checking accounts, separate accounts, or both?

Who is going to be responsible for making sure that bills are paid on time?

How many credit cards should you have? Should they be joint or separate? How will you keep to your budget?

Do you both know where your important financial documents are located?

Will you both have access to all financial statements and records?

Will you discuss these statements and records? How often?

Will there be specific purchases that will be each person's responsibility?

Would you like a referral to an accountant or financial planner?

SECTION FOUR: LEGAL

CONVERSATION: NEED A PRENUPTIAL AGREEMENT?

You need to be sufficiently aware of what a prenuptial agreement is, so you can explain to the parties the basics, but not so you can negotiate the issues. That is for the professionals. This is what you ought to know: Prenuptial agreements are designed to cover financial and legal issues in the contemplated marriage and will control support and property distribution in the event of separation, divorce, or death. A valid prenuptial agreement must include full disclosures of all assets and liabilities, income, and expenses. It will cover what property will remain separate and what will become joint. It will include alimony rights, waivers, and/or amounts. It will include existing liabilities and what the marital obligations will be in connection with those liabilities. It will discuss real estate: where the parties intend to reside, how it will be owned, how the expenses will be paid, and whether or not both parties will have equitable or legal interests in the real estate. There will be provisions concerning tax returns. The document may require designating the spouse as beneficiary under insurances and trusts.



In order to ensure the enforceability of a prenuptial agreement it is almost always required that both parties have separate counsel. The agreement may include provisions concerning changes of circumstances and the passage of time. Some of you may remember that Tom Cruise and Nicole Kidman had a prenuptial agreement. The terms of their agreement expired at the end of 10 years of marriage. They got divorced at 9 and 1/2 years, so the prenuptial agreement controlled the economics of their divorce, rather than the California laws of community property.

A lawyer friend of mine told me that one of his wealthy relatives was getting married. He asked her if she wanted to talk about the issue of prenuptial agreements. There was a lot of money involved and he thought he was doing his job to bring it up. She said, "We have a pre-nup: you leave, you die." She thought that was cute. We both thought it was foolish (I'm a lawyer, remember). Another couple told me as they prepared to marry, "We can take care of that later, my soon-to-be wife is a lawyer, she knows what is needed. Our children are adults. They can take care of themselves."

I ran into that couple 24 months later, and nothing had yet been handled, no estate planning, no new wills or insurance, no directions to the children. Don't forget Gail and Bill, who we met in Section Two. They went to see their lawyer about a prenuptial agreement before the non-financial issues had been discussed. That was premature, and almost ended their relationship before it was solemnized. All of these reflect different issues. The issues are complicated but must be discussed. For older people, with grown and self-supporting adult children, the issues may be complicated, but may not be emotionally triggering for them. Economics may be a bigger issue for their children. If protecting assets is an issue for the couple or the children, discuss how the issues can be resolved.



QUESTIONS:

What is your understanding about prenuptial agreements?

I am not a lawyer, or a financial planner, but would you like me to tell you what I know about them?

How do you feel about having one?

Have you or your children voiced concerns about protecting assets?

Would you like referrals to lawyers to discuss this more?

CONVERSATION: SPECIFIC PRENUPTIAL ISSUES TO CONSIDER

There is no limit to the number of detailed issues that can arise. These might include concerns about family heirlooms, photos, artwork, and all the personal property acquired during the marriage that feels, well, personal. There may be issues about the use of a house owned prior to marriage. For example, what happens to the house that one of them owned before the marriage? What happens to all the marital money that gets spent on maintenance and improvements? Does it matter if the deed gets put in both names, or if it doesn't? What if the owner dies first? Can the other stay in the house? There may be issues about future inheritances, and how any money received will be used. And of course, issues about existing assets and future income.

I have seen every one of these issues. They arose in negotiating prenuptial agreements prior to marriage, and they arose after the people were no longer together, because of death or divorce. We can't know if the resolution of these issues will be easy, but resolution will certainly be made more difficult by the emotions of the moment. The laws concerning these issues may be different state by state. In my home state, absent a prenup, all property that was acquired

prior to the marriage that was not commingled remains separate property, but the increase in value is not. The deposit of money into a joint account or the transfer of a deed from the single person to the married couple turns it into marital property, which is a different status upon death or divorce. The contribution of a non-owner makes it more complicated. Unless you are not only clergy, but a lawyer who is educated in marital and estates law, and whose malpractice insurance premiums are paid up to date you should raise these issues and discuss the emotional impact but certainly not advise the couple of the legal impact of their decisions. Trying to advise them may put you and them at risk.

Henry and Marissa went to see a divorce mediator. Marissa's mother had just died, leaving a substantial inheritance. Henry's parents had died six years prior, near the beginning of their marriage (the second one for each) and had also left a large inheritance. They had no prenuptial agreement concerning these inheritances, and as they were both retired, working part time when they felt like it, they had lived off Henry's inheritance, which had been placed into joint accounts, and more than half of which was gone. The law in their state says that inheritances that are not commingled are exempt from distribution as marital property. If applied as written, the law would have left Henry with only a small portion of what was originally his inheritance, and left Marissa with the entirety of hers. Henry was screaming mad about the unfairness.

QUESTIONS:

Do you expect to keep all your "things," or at least keep them in the family?

Do you want to start to give things to the children while you are both still alive?

Does anyone in your family have wealth that you will inherit?

How will you deal with inheritances?

Do either of you own a house? What are you going to do with it?

Are there specific issues about family things, or family money, that you wish to discuss?

I know this is probably not a question you want to contemplate, but have you considered what will happen, financially and logistically, should one of you die, or should you get divorced?

Have you had discussions with your children about expectations concerning your estate?

Should the children be involved in these discussions, as they are directly impacted?



SECTION FIVE: FAMILY

CONVERSATIONS: GETTING THE BACKGROUND

Probably the most difficult issues to deal with in later-in-life marriages have to do with existing families. There may still be mothers and fathers-in-law to deal with and, but there may also be sons and daughters. Perhaps even siblings and nieces and nephews. And maybe an ex-spouse. When the couple is younger, they are always told they are marrying a whole family. In these cases, it is still true, just exponentially more complicated. In premarital counseling you need to see how much information has been shared and urge the couple to exchange as much as possible. Information is king, as information will drive up issues, and only if they know the issues can they be prepared to deal with them, and maybe even find resolutions.

Robbie, a former client, on acquiring another family: "At this point in our lives we all have family ties and commitments. And emotional issues. I would want to understand the intricacies of the other person's situation. So, I would want to explore her relationship with children, siblings, ex, and determine the level of stability. Any dependence on her by other family members financially or emotionally could have implications to our freedom to live our lives together, on her available financial resources, on her emotional availability. I don't want to unknowingly walk into a relationship where my wife will be drained by her family. That means I have to check out the whole family dynamic, and find out about unresolved conflicts, and things that create undue stress. I want to understand how things work and whether these things are negotiable."

QUESTIONS:

What does the other's family do that annoys you? Who in the other's family really annoys you?

What does your family do that annoys your partner? Who in your family really annoys him/her?

How would you describe the customs and boundaries that currently exist with each of your families?

(If the couple is gay) Are you out? comfortable being out? Does your whole family know?

Do you have dependents? Describe them.

Are there big conflicts within your families that are not resolved, that are ongoing, that cause stress? :

Has there been major trauma or loss in your or your partner's family that need to be more fully discussed and understood?

What are the family norms and obligations?

Do your families have mandatory gatherings at various times? Are these viewed as joyous occasions or burdens? Would you both be expected to participate? Would you both be welcomed to participate?

What was your experience about family relationships growing up?

Is it important to discuss family-of-origin issues such as childhood experiences with parents and other family members that could influence your attitudes, expectations and behavior in your marriage?



CONVERSATIONS: ABOUT YOUR ALREADY FAMILY

No matter what their ages, blending families is a task. It won't just happen naturally. There may be competition between the child and stepparent for time and affection, between the children or among the children for time or resources. Sometimes children object to there being a marriage at all. Sometimes they feel their other parent is being replaced, sometimes they are just worried about their inheritance. These issues really need to be brought up so the couple can project and confront what may become difficult. One rabbi I spoke with commented that when these marriages fail, it's always the kids. That is also one of the major complaints I heard from couples divorcing from their second marriages.

It's actually never the kids' fault, in any marriage, first or second. It is the parents not figuring out how to deal with the kids. Not preparing for these family issues is couple suicide. The ages of the children will always make a difference. If they are young, the parents may really need to blend their families. If they are older, you must explore with them whether the children becoming friends would be enough, or even friendly enough to not interfere with the parties' relationship, and to all sit together at holiday dinner. If adult children are still unaware of this relationship, that should raise a big red flag.

David's and Sue's kids were in different circumstances. Sue's were younger, home full time or in between college sessions, and David had a chance to bond and even show his protective side. Sue's children loved that. David's children were on their own already, and a little more detached. David tried to promote and defend Sue when issues came up. That, they now know, was a mistake. They wish they had realized that would create two sides, with them on one, and David's children on the other. They wish David had trusted Sue to take care of herself. That issue with the children demonstrated another issue. David, before he met Sue, would do anything to avoid conflict. Sue now supports him in confronting and resolving conflict with the kids (and with her, too).

In an advice column I read this tale of woe: After decades of marriage, and then three years of being a very lonely widower, the questioner said he was starting to socialize, and was considering dating. He had informed his adult children. He thought he had a great relationship with the children, their spouses, and the grandchildren. Yet one of his children responded by asking him to promise never to get remarried. When he said he just could not make that promise, things got rather frosty. The advice columnist was clear: You live your life on your own terms. Let your child know that any new relationship will not erase the loving one you had with her mother, but you, as parent, get to make your own choices.

QUESTIONS:

Which do you think would be more difficult, relationships with adult stepchildren or young stepchildren? Why?

Have you discussed the degree to which your families need to be integrated?

What do your adult children think of your relationship? How do your adult children get along with your partner?

Should you push children to be with their step-siblings? Do you realize they might not get along at first? Ever?

Will there be any children that might come live with you? Or need to be supported in some other way?

Will there be rules about each other's roles with stepchildren; will there be rules about discipline by a stepparent?

Might you want to adopt your stepchildren?

Should you bring the children into one of these sessions? Would you want me to meet with the children alone? What would you want me to discuss with them?

Are you considering how you may have to protect your children from your spouse or his/her children, physically, emotionally, or financially?

Are there any special needs involved? Are there grandchildren, and will you be helping with their care?

How will your ex-spouse react to your getting married again? Are you concerned about how he/she deal with the children? Might he/she become a "poisonous spouse"?

Have you estimated the costs for caring for each other's children? How will those costs be paid?



CONVERSATIONS: BEING IN DIFFERENT PLACES ABOUT PARENTHOOD

I have had many conversations with couples about their respective children: “They are the same age and will be best friends,” “He is so much older that they won’t have much to do with each other, so there won’t be a problem”; “I don’t have any kids so his will be the family I always wanted”; “I don’t have kids and I still want them, so we will have one or two right after we get married”; “I can’t wait to have children with him, he will be so much better a father.” Are all of these conversations going to lead where the couple thinks? Maybe. If they are very, very lucky. And you cannot count on that luck. The discussions should already have started. The pitfalls and landmines should have been contemplated. Here’s the bad news: Often, it hasn’t happened. That’s going to be your job.

Richard and Sharon each have one child. His is 15, hers 9. They had been together for over 5 years before considering marriage. Both were really cautious, as they had been burned in their first marriage. And neither wanted more children. They did not have any financial worries. They mentioned that there might be issues with the stepchildren, so they agreed to merge finances and treat both kids equally, as if both were their natural children. But they didn’t get very specific on how to handle day-to-day finances, especially about the children, who were each with them part time. And they did not discuss the possibility of the child they ended up having together, who will be with them all the time. They didn’t really discuss the roles each would play with their respective step-children. To top it all off, her child was now moving in with them for the great majority of the time.

Suddenly there are fairness issues, parenting roles issues, and who will pay for what issues. It certainly would have been better to predetermine those things rather than deciding in moments of stress and urgency.

Isabel and Roger got married almost ten years ago. He had been married for 20 years before. He has 2 kids with very special needs. She had been married but has no children. They didn’t feel the need for any counseling because as a financial planner he knew the issues that had to be dealt with, and they were doing it all through estate planning. He brought to the marriage a first wife who was controlling, she brought a husband who had never been faithful. He had a bad divorce, hers was peaceful, friendly even. Looking back, they wished they had further explored dealing with the kids. He didn’t think it could be an issue because he thought it was his problem to deal with alone. She had no idea what to expect. Now they think they would have greatly benefited from role playing the worst-case scenario, because the children want to come live with them, and they need to be watched constantly and take up financial resources. Now Isabel and Roger are realizing they will need to provide for the children after their deaths.

QUESTIONS:

Do you want to have more children? How many more?

What type of birth control will you use if you want to postpone or prevent parenthood? How will you feel about raising a young child, having done it before?

What kind of parent do you think you would be?

How soon after marriage should you have children?

What kind of parent do you think you will be? What kind of parent will the other be?

How will you raise them? Who will have the major responsibilities?

Will one or both of you take Family Leave? Have you discussed what the ideal situation looks like?

If fertility challenges are present, what are you willing to consider? IVF, surrogacy, or adoption?

Would you adopt babies, older children, or children of a different race?

What about genetic counseling and testing for Tay-Sachs, Gaucher's, and Down Syndrome?

Will one of you stay home after you have children? Do you like the idea of daycare?



CONVERSATIONS: THE EXPECTATIONS AND REALITY OF FAMILY INTERACTIONS

Many years ago, the phrase people used was “If it ain’t broke, don’t fix it.” Then I heard someone say: “If you don’t think it’s broke, you ain’t looking hard enough.” If you are working with a couple that can’t contemplate problems with their families, they ain’t looking hard enough. Children, parents, relatives, and the ex-spouse all bring potential problems even when the couple does not see it. Putting families together becomes an opportunity for armed conflict as well as gratitude and togetherness: “Your son and my daughter, of course will be friends, they are about the same age.” Until, that is, they cannot even sit next to each other at the Pesach table. Speaking of which, how will you celebrate holidays? Like you did before, or some new way? And how will your children react to that? I once had a fascinating conversation about discipline. Most people seem to expect that all their children will be treated the same by everyone. But when they go to visit or stay with the other parent and they have a completely different set of rules, where will that leave your expectation?

The reality is that having to blend a family is almost not natural. Conflicts, dysfunction, and impasses are to be expected, and part of your job is to normalize that it is just plain hard. By talking it through, difficulties can be predicted, and there won’t be panic when the problems

arise. It is a developmental process, which may take an extended amount of time. One of the difficulties is wanting it to happen more quickly. One of the ways to turn a difficulty into a catastrophe is to push it faster than it wants to go.

Bill and Mary were clearly having trouble with Bill's youngest. Mary said Bill came with a lot of baggage: two previous marriages, three children, the youngest of whom, Nancy, was only ten when they met, now sixteen. His ex-wife, Nancy's mother, was a horrible human being, and he had to keep her happy just to ensure he could see Nancy; he spent a lot of money and effort on them. Nancy stayed with them every other weekend and half of the holidays, without fail. The problem, Mary said, had gotten out of hand. When Nancy was around, she and Bill spent every moment together. Mary felt very shut out. She asked Bill not to spoil her so much, and complained that Nancy had no manners, never saying thank-you or goodbye when she left. She wants to be with her dad all the time so Mary is worried that she will want to live with them full time. Mary told Bill she did not want to live with anyone else but him, but she doesn't think he could say no to "his baby." Discussing his daughter had become unbearable. Mary was trying to decide if they should even consider marriage.

QUESTIONS:

Is one of you competing with the other's children for attention?

Do you think the children still suffer the aftereffects of your divorce or the loss of their other parent?

Do they suffer from your sadness or anger?

Will that effect the child's relationship with your partner?

Can you live with the difficulties, deal with your guilt, and give everyone the time to adapt?

Do you think any of the other's children are spoiled? Manipulative? Angry?

How do you feel about having somebody else's sulky teenage son or daughter living with you?

What might you do to help create a loving relationship with your stepchild?

Where will you celebrate family holidays? Who do you expect to attend? What if they can't?

How do you like to vacation? Will you want to vacation just the two of you, or with your kids?

CONVERSATION: ELDERLY PARENTS

When we counsel young people getting married, we often talk about dealing with the in-laws. We still have to deal with them, but from the completely opposite direction. It may not be how do you get along with her parents, but how will you care for his. This will involve emotional issues, medical issues and religious issues that are not going to bring out the best in people. And it will not just involve this couple, it may also involve their siblings and other members of the extended family. The finances could be staggering. The last statistics I have read showed that adults over the age of 65 represent 12% of the population, but they account for 26% of

physician office visits, 35% of hospital stays, 34% of prescriptions filled, and 90% of nursing home use. There is also the other type of elderly parent issue: the inheritances that may or may not be coming, and the differences between them.

Meghan and Ben were only in their early 30's. Meghan had married once before but had no children. This would be Ben's first marriage. They were both looking forward to being parents, and really seemed to be on the same page about that. The issue that arose was with Megan's mother, Phyllis. Phyllis had been married for almost 40 years when her husband suddenly died. She had never worked, so her resources were limited to social security from her husband, and meager life insurance. Her husband had left a financial mess, so there was nothing left to help her living circumstances. Meghan described her mother as a financial and emotional wreck. She really did not know how to take care of herself, and Meghan and Ben were not on the same page about taking care of her and at the same time caring for their expected children.

QUESTIONS:

Do either of you have ailing parents? Or parents that have other support needs?

How much responsibility do you have for them? Are your siblings sharing those responsibilities?

What is your attitude about caring for parents?

Do you think the way your partner views this issue reflects values that are loving, compassionate and healthy?

Do they reflect the way you might want to be treated in your own waning years?

How do you plan to care for enfeebled parents? Do you think they might live with you?

Will it be your job in your family to find appropriate housing and care for them?

Have you estimated the costs for caring for the each other's parents? How will those costs be paid?

How much time will the care of a parent consume?

Do either of you have wealthy parents or relatives? Do you expect to inherit?

How will the two of you treat that inheritance? What will you use it for?

Will there be any sibling disputes?

Would you like a referral to an eldercare lawyer or other professionals?



SECTION SIX: THE WEDDING

CONVERSATIONS: THE WEDDING

Anita Diamant writes in *The New Jewish Wedding*, “The *ketubah* is one of the oldest and one of the least romantic elements of the Jewish wedding. It is a legal contract, pure and simple.”

What should we do about a *ketubah* for these folks? Did they have one in their first wedding? Did they get a get? The *ketubah* was a protective device for brides when it was created, but now, for progressive Jews, there are so many issues with the traditional *ketubah*, such as the *kinyan/Kiddushin*. How do we make the *ketubah* egalitarian while not losing connection to tradition? Should we toss the *ketubah* out as a meaningless ritual. Or can a conversation about a *ketubah* be the opportunity to discuss and maybe even put into writing a statement of the values they want to bring to their marriage. Might they want to have the document be a statement of intentions, an expression of the future, not a legal document?

The idea of a *ketubah* is just one of the many issues arising out of the wedding ceremony itself. First of course, do the parties want to have a wedding? If the wedding is not the first for one of them, they may have very different ideas of what kind of celebration they want, and who should attend, and I’m sure they have not considered who may show up without being invited (a deceased former spouse may be a big presence). How the children should be involved raises many other issues. As a premarital counselor, one should not be fooled into thinking that the ceremony and celebration is not as important as it was the first time, or as it is for younger people. It is still a transitional and transformational moment, the start of a new phase of life. It should be treated with the full reverence and holiness of any marriage.

Let’s look back at Mike and Sarah, whom we met at the beginning of this guide. They appeared to have gotten married as a spur-of-the-moment thing. One day one said, “Hey wanna get married?” So, they did. But as was said before, neither of them included their children in the plans. Now they say that they still have not been able to fully bond with all of the children. Looking back, they say they should have spent more time gauging the impact of their marriage, and the act of a commitment ceremony, and realized how different it is from moving in together. Their expectation was that it would not make a difference, being married is the same as living together. But this is not so for everyone. They might have done exercises with all of the children to blend the families and create a unit. They might even have had everybody participate in the wedding. They said that they just couldn’t figure out how the kids would react, so they punted.

If you get the chance, don’t let couples you work with do that (punt). A wedding or commitment ceremony will impact the children, no matter how old they are. The ages of the children (and where they will be living, and how the first marriage ended) should be discussed

and have an impact on the wedding planning.

Noah and Stacey said their one issue was the wedding itself. He is Jewish, she is not. Religion was not an issue between them, as neither is very observant, and the kids are older. They wondered who should perform the wedding ceremony. They easily agreed to get married by a rabbi because it was important to his elderly mother. More difficult was the issue of the size of wedding; he wanted it to be tiny, she wanted larger. They ended up with 60 guests between them, and some friends of the children. They each said what they wanted, they discussed it and they compromised. Everyone ended up satisfied.

QUESTIONS:

How much planning for the wedding ceremony have you already done?

Do you want to include your children in planning the wedding ceremony? Give them parts in the wedding? Make them part of the ritual, and the celebration?

Do you want to acknowledge the children in the ceremony? Perhaps give them each gifts from the two of you?

Shall I explain to you the different parts of a Jewish wedding?

Do you understand the halachic requirements of a marriage? Do you understand the impacts of a marriage that does not meet these requirements?

Do you need a get from your first marriage?

What is the value of ritual to you? Why do you want a Jewish wedding? Do you want or need God to sanctify this marriage?

What would make this an authentically Jewish wedding for you?

What is the commitment you want to express with the ceremony?

If you decide not to actually get married, what kind of ceremony do you want?



SECTION SEVEN: CAREERS

CONVERSATION: CAREER CHOICES

People are living and working longer. Retirement at age 65 is not a given. So, there may still be a long time during their marriages that their career choices and their jobs will impact their lives. These choices must be considered in terms of multiple families, perhaps blended families, maybe multiple generations of families. On the other hand, one or both of the parties may have already completed their career and may be financially stable enough to not work. And there are people who work because they really love it, and people who work in order to create some time apart from each other. Work issues are as complicated or more complicated than those first marriages.

Claire, although at a later stage of life, is actively engaged in training for a new career. "I need to know that my spouse will be OK with that, and understands the commitment, and believes in what I am doing. Finding someone who is still working would perhaps make it easier because their life is busy. But my spouse must seriously assess the meaning of my career change--in terms of time commitment and maybe even geography. Who knows where my new job might take me?"

Rick and Sharon had talked about retirement before their wedding. Rick said he thought that most people spend their lives getting to retirement and have a vision of what it is going to look like, which makes it so important that it be discussed and understood. He thought that at that stage of life the future path is pretty much set; the income-earning years were mostly behind them, for better or for worse. Having been married to a woman who had retired before he was ready, Rick learned that it is important to understand what Sharon's vision of retirement life is, and to understand how it can blend with his ideas.

QUESTIONS:

Are you committed to living in your current location? Would you be willing to move for a brilliant career opportunity? Define a brilliant career opportunity be defined at 70?

Is your current career a priority? Would you give up a career move to stay together?

What will happen if one of you gets transferred? Would you move together? Give up your job?

Is your career/profession/job established? Growing? Subject to change? Completed?

What kinds of business functions will you ask each other to host and/or attend?

Can you speak for your partner in accepting engagements or commitments?

Can you explain your partner's point of view to others?

What are your future plans for working? When do you think you might retire?

What does retirement look like? What do you hope your post-retirement life will be like?

SECTION EIGHT: INTIMACY

CONVERSATION: INTIMACY AND AFFECTION

A necessary but difficult conversation arises out of the issue of expectations for intimacy. As a rabbi you can't begin to guess what the expectations for romance or friendship, sex or intimacy will be. Your job is not to tell what is right or proper, but, as in almost all cases, it is to make sure that the parties have discussed the issues, are on the same page, and have projected a future where they both are comfortable. This discussion will involve each party's ideas, goals, and desires for affection, which means so many different things. If the couple has been together for a long time this may not be a difficult conversation. But do not take anything for granted. They may think they have it all handled because they have it handled at this moment. You must make sure they are thinking about the future as well.

Another discussion fraught with danger is one about STDs. Sexually transmitted diseases are on the rise, and seniors appear to have the steepest rate of increase. One example is the Villages near Orlando, the largest retirement community in the country. The county where the Villages is located now has the highest rate of STDs in Florida. Free from the worry of unwanted pregnancy, the sex is often unprotected. There is a pretty clear correlation between when Viagra came on the market and when the STD rate started to jump in seniors. Many seniors are just unaware; when the issue of STDs is brought up, some will actually respond with "Don't worry about me, I can't get pregnant." Also, the possibility of living together in senior residential locations with lots of single people must be taken into consideration. As one writer put it, "We're still alive at this age, sexually. Just because you hit menopause doesn't mean you're dead."

Anna, a therapist, expressed concerns about the differences in how people express affection as well as the importance to them of physical intimacy. She works with people on their expectations regarding time together, time alone, time with individual friends or family. She wants to make sure the couple is looking not only at the present but also at their vision for the future. She remarked that past relationships will have an impact on the decisions the couple makes about the future. What is their vision for the marriage five years from now, 10 years from now? And of course, there are issues around fidelity and monogamy, especially if it was an issue in the first marriage.



Allison and Alena discussed intimacy: Allison said that at their age many people are feeling less like being sexually and intimately engaged. This, for them, was an important consideration in a partner, an important part of their relationship. Allison's ex-wife was very messed up in this area, and although she promised to get counseling, it never happened, and Allison lived in a no intimacy wasteland for many years. She said she will never do that again. While this is a topic that may be difficult for Allison and Alena to discuss, it would be more difficult for them to navigate at an even later age. For Allison it is one area that she cannot ignore. Alena agreed; that as partners they have to be willing to discuss openly. This was a different issue when they were younger when their bodies were not in decline. She acknowledged that they would have differences in desire and ability as they age, but they will always need to find a mutually acceptable balance.

QUESTIONS:

How would you describe your need for demonstrations of intimacy, for affection, for affirmations or symbols of affection?

Are you satisfied with the amount and quality of the attention you are currently getting?

How important are respect and appreciation? Do you need to be shown admiration? How do you think one shows respect and admiration? Do you handle compliments well?

How often do you want the other to share feelings, experiences, interests, and opinions?

Is it important for you to engage in recreational activities and hobbies together? On your own?

How much is physical attractiveness important to you? How important is clothing style, hairstyle, fragrance, physical hygiene, facial makeup, physical fitness?

Do you desire intimate conversations often? How do you want to give or get expressions of love and affection?

Are you able to talk honestly and openly about your sex life? About your likes and dislikes?

What are your views on satisfying your partner? What are your views on your being satisfied?

What is your understanding of how and who initiates your sexual relationship?

There is another important set of issues to be discussed and resolved. These are the ones dealing with the rules of the marriage: what it means to be faithful and what it means to have alone time. If there were previous marriages, there were patterns. The marriages may have been traditional and monogamous, or perhaps open marriages. One of them may have had a marriage that ended because of infidelity. One may be used to going away with friends and the other only vacationed as a couple.



Bethany, one of the other therapists, said that in discussing these intimate issues what we are really talking about is exploring the couples' basic values and expectations and perhaps what they learned (or should have learned) from their families of origin and any prior marriages. She said we must let the couple know that it is better to address any differences now while they are madly in love, or at least madly in like, and not later when they are possibly feeling frustrated, disappointed, exhausted' or more.

As was said in the conversation about gut feelings, this conversation may test your own morals and beliefs. This is a conversation for the couple to make sure they are on the same page. If not being monogamous is not ok with your personal moral compass, but is what the couple plans, and they are in complete agreement, they must come first. Your job here is only to help determine if their "complete agreement" has been reached willingly, knowingly, and not under duress. There may be religious issues to discuss (you know, like the Ten Commandments) but your personal views on morality are not a factor here.

Charlie and Daria sat in my office. Daria was crying. Charlie was not looking at her. "Do you know what she did?" he literally screamed. I did know, it was on both of their intake forms. He asked how I could expect them to even talk ever again. I did not tell him that not every marriage fails because of infidelity. I certainly didn't tell him that some people have had successful open marriages. Daria kept apologizing but knew that she had crossed the line with him. It wasn't just that she had an affair, but who it was with.

QUESTIONS:

What are your views on monogamy, fidelity, and honesty in sexual relations?

What is your definition of "cheating?"

Would infidelity end the marriage automatically?

Do you need to spend time alone? What do you mean by alone? Is it alone, or just without the other?

What about separate vacations? Business trips? Conferences?

How do you want to spend your days off?

What are your expectations about how you will each spend your free time?

How would you feel if the other wants a night out with his/her friends now and then?

Are either of you a jealous person? Do you have trust issues or feel insecure? How will you make sure you have quality time together?



SECTION NINE: AGING AND HEALTH

CONVERSATION: AGING

Most of us do not want to confront that we are aging. The issues discussed earlier about caring for aging parents applies also to this couple. With aging comes changes in physical condition and appearance, and also changes in health care and caretaking. Children from prior marriages may or may not want to get involved in care. Changes in daily life activities may not be that far off; how does the couple expect to deal with them? Mostly, people don't want to discuss them. Mostly, you have an obligation if you are really doing your job, to at least bring them up.

Marjorie is 63 years old, works part time and lives in New Jersey with her 80-year-old husband, Warren. His daughter lives in Pennsylvania and his son lives in Florida. These children visit on occasion but want no part in his care. They borrow money and don't give it back. Marjorie is resentful and angry that they don't want to help. Warren is starting to lose some of his independence and has short-term memory loss. He loves his children and does not want to cause a fuss. She has tried talking to them, but most conversations are disasters. His daughter agreed to join them on vacation but wouldn't take her father to a doctor's appointment. Marjorie is having difficulty dealing with her anger at Warren's adult children's selfishness. And she is worried that there will not be enough money for her own care when the time comes.

Dana told me she is in good health and would like to find someone who is in equally reasonable health. She does not want to be someone's caregiver. Growing older with someone means one or the other may need care, but she does not want to start a new relationship with someone already in that situation. She has been told that she does not look or act her age. So, in looking for someone, she would like to find a partner who is younger than she or acts younger than his age. Twice she was married to people older than she, and while then age and experience felt like it was an asset, now she wants a partner with a similar, young attitude about life.

QUESTIONS:

How important to you is the way your partner looks? His or her physical abilities?

Do you have existing medical conditions? Any that you know will get worse?

Do any diseases or conditions run in your family?

Have you contemplated long-term care needs? Do you expect to care for each other?

How do you feel about live-in help? Getting help from the children?

What will you do if one of you can't climb stairs?

Have you done long-term planning, including preparing or signing living wills, durable powers of attorney, and other documents? Do you have long-term care insurance?

Would you like a referral to any professional?

SECTION TEN: DYING AND DEATH

We often say that young people think they will live forever. People you are meeting with at this stage in life may actually have accepted they will not, but have they discussed dealing with terminal illness and/or death? Often, they have not. Very often they have not made any changes to the planning they had done during their first marriages, which could be a disaster. I have worked with people who never changed their beneficiaries, nor took former spouses' names off accounts. At the very least that will cause much additional paperwork in handling their estate. At worst, it may result in people getting things they didn't want them to have. If not handled in advance, arguments around burial arrangements and dividing heirlooms between spouses and between children turn into disputes from which they never recover.

Sitting in front of me was Derek, his wife, Erica, and his sister, Emiko. They were arguing about their mother's house. Derek and Erika had lived there for years before Mom died. They said they took care of her, and she welcomed them because of that. Emiko said they manipulated her and took things that should have gone to her. And she was so angry that they did not perform traditional Japanese funeral rites. The dispute was causing problems between Derek and Erica as well. The fact that they were the only family left for Emiko made no difference.



It would have made a difference if the mother had given specific directions about who was to get what and had made sure that everyone knew what they were. This goes double for blended families with multiple sets of children, and multiple spouses with claims. The issues are both financial and emotional.

Benjamin died having been married three times. There were no children in his first marriage. There were stepchildren from his wife's prior marriage in his second marriage, and he and his

third wife had children together. When the paperwork for the estate was gathered, it was discovered that there were life insurance policies that still named his stepchildren (the ones from the second marriage, with whom he had no relationship) as beneficiaries. He would have never have wanted them to get what his own children should have gotten.



Benjamin did not get his affairs in order. The proper time would have been after his second divorce. I don't know what his lawyer did, but certainly the issue should have been raised during pre-marital counseling before the third wedding took place. Maybe it was. Your job is to bring it up. Maybe to do a follow-up if that is your practice about working with couples. We can't force people to put their affairs in order, but we can remind them of the impact on their survivors.

QUESTIONS:

Have you done long-term planning, including preparing or signing living wills, durable powers of attorney, and other documents? Have you checked out The Five Wishes? (See Appendix Five)

Have you done estate planning, including preparing or updating your will and specific bequests?

Have you checked the beneficiaries on your accounts to make sure they match your current wishes?

What do you want to happen if you are put onto life support? What measures would you want to preserve the life of your body if you went into an irretrievable coma?

Do you want to donate your organs/body to a recipient? Or to science?

What are your wishes around burial and funeral?

Who should be left in charge of the end-of-life decisions? Have you told him/her? Have you told the others, who might think that will or should be their job?

Have the children been informed of all these plans? Have they been part of all these plans so that any disagreements or concerns can be expressed and resolved before you are no longer able to discuss or dead?

SECTION ELEVEN: RELIGION AND SPIRITUALITY

When asked (as I often am) what I think are the major causes of the failure of first marriages, I usually reply “sex, money and religion.” If the parties are not of the same religion, or at least feel the same about religion, a wedge is created, a gap that is often hard to bridge. Their respective families often pull in different directions. With older adults, perhaps in their second or subsequent marriage, is it as important? Being of the same religion may not be important to them but being on the same page is just as important, and sometimes harder to achieve. Their respective families may pull in different directions, and if they are trying to blend and raise children of different religions it can get very confusing.

Jill and Joseph described themselves as aligned spiritually, but not necessarily ritually. Joseph sees the importance of ritual, blessings, and symbolism. And both talked about the value of connection to a larger community. But they did not have this discussion at all before marriage. Rabbi L says he uses the conversation about the wedding to urge, if not force, them to look to see if they are meeting each other’s spiritual needs. He might have facilitated a conversation with Jill and Joe that would have exposed their similarities and differences in their perspectives on religion.



Liz and Peter met at a support group for recently widowed people. Both had school-age children. They certainly did not expect to find each other, nor to fall in love with each other’s children, making their marriage not only possible, but a joy. But there was an issue. That Peter was Jewish, and Liz not was not the issue. She was very willing to participate fully with him, and at some time in the future might even convert. They are not having any more children, so it is not

such a rush. What's the problem? Liz's kids are also not Jewish, and sometimes their activities conflict with his practices. Their football games, for example, are during services. It is agonizing for Peter to miss either. And his Jewish guilt seems to arise with whatever he chooses.



QUESTIONS:

What role does religion play in your life? Is faith or spirituality important in a marriage?

What is your image of God? (WATCH OUT: THIS ONE COULD BE DANGEROUS)

What is your favorite Jewish ritual or observance? What do you expect to follow at home?

Do you identify as Jewish? Any denomination or non-denominational? What does that mean to you? Do you expect him/her to identify that way?

Do you want to join or support a synagogue or other Jewish organizations (or other non-Jewish religious organization)?

Do you expect your children or grandchildren to have circumcisions and/or birth ceremonies?

To what will you give *tzedakah* (charity) and how much?

What is the role of Shabbat or *kashrut* in your life? How will you express that?

Is prayer important to you? When do you pray?

How do your stepchildren relate to your religion? Your parents? Your in-laws?

Will you attend religious observances or celebrations with your stepchildren if they are a different religion? Will you expect them to attend yours?

Will you continue to raise the children in two religions? How will that look in your home? What will you do if you have another child, or bring another child into the household?

If still of age, will you provide the children with a religious education? Who will be responsible?



SECTION TWELVE: PSYCHOLOGICAL MATTERS

CONVERSATION: COUNSELING AND THERAPY

This manual started out with a conversation about premarital counseling. You may also want to discuss the couple's feelings and positions concerning the use of therapy to help resolve issues in the future. That there will be issues in the future is a given, but hopefully, they can be resolved by the parties themselves. Maybe they will want to use your services as a pastoral counselor. But we all have to know our limits, and issues may arise that require more long-term serious intervention. Much of their feelings about counseling may be driven by their own previous experience, or their experience of watching someone else go through it. This is the point to make: this ain't that. This marriage isn't the other one, and therapy now won't be what it was before. It may even help one, or both parties, get through issues that might have ended the other marriage.

Fred and Jake know that they have "stuff" to deal with. They accept that. Some stuff they can just live with; other stuff they can't. Jake is a big advocate of counseling and doing the work necessary. He says he has already done a lot of work and is always prepared to do whatever is needed. But he is concerned that Fred might not be. He is not interested in moving forward if Fred has unresolved issues and is not starting to deal with them. He says time is short. It is too late to be promising to start counseling--sometime. If Fred hasn't confronted dealing with his issues and is not starting to do so, it will be a too long a process, and he would rather just call everything off.



Rabbi W said that when he meets with couples, he looks to see how they are dealing with each other in the meeting. How do they speak to each other and about each other? Is there any sense that one is demeaning or controlling? Is there any sense of disdain for any member of the extended family? He doesn't talk about finances, other than if they each have a clear idea of each other's financial obligations and goals. But he must have that gut feeling that the parties really care for each other. He wants to know if they have disclosed health histories, both physical and mental, so he can see if he wants to recommend therapy, either individually or

together, to deal with issues that may be disruptive in the future. He wants to make sure they have a good understanding of each other's communication styles.



QUESTIONS:

How do you feel about marriage and/or sex counseling?

How comfortable are you with asking for help? How comfortable are you asking for help around something as intimate as your relationship?

Have ever been in therapy? What did you accomplish or not accomplish? Describe your experience.

Have you ever suffered from substance abuse or addiction, or physical or sexual abuse? Have you ever been diagnosed, or otherwise needed to deal with mental health concerns like anxiety, bipolar disorder, autism spectrum disorder, ADD or ADHD?

Did you go to counseling during your first marriage? Describe your experience.

Are there issues in your relationship that you want or need to deal with before the wedding?

How would you react if the other wants to see a counselor? Wants you to see a counselor?

Wants you both to see a counselor, together?

Would you like any referrals?



SECTION THIRTEEN: VALUES AND PURPOSE

CONVERSATION: PURPOSE, MEANING AND VALUES

Rick Warren's book, *Living a Purpose Driven Life*, has sold over 50 million copies. Why? People yearn to have a purpose, and this does not stop as we age. We continue to want to live a life with meaning, although as we age, we sometimes see that in terms of making sure we leave a legacy. Without purpose, getting up each morning becomes harder and harder. Just because the people have shared interests, for example, they both like golf and movies, does not necessarily translate into shared values and purpose.

Hopefully they have done a (marital) commitment statement (see Section 2, page 16), and it expresses their values. If not, have each of them identify their personal values and their importance to each of them. Then discuss both sets of values, for they are the core of marriage. From a premarital counseling perspective, you need at the very least to make sure there is alignment. How will you fill up your time? We live in a youth-oriented society. "Senior citizens" are expected to retire, move to warmer climates, and play games. Abraham Joshua Heschel, in his 1961 essay "To Grow In Wisdom," calls for an adjustment of our society in the way it relates to the old. He said that the preoccupation with games and hobbies, the overemphasis on recreation, may be conducive to eliminating boredom temporarily but hardly contributes to one's inner strength. He asked, "Is this the way and goal of existence: to study, grow, toil, mature and reach the age of retirement, in order to live like a child?" Heschel described the basic spiritual ills of old age as 1) the sense of feeling useless and rejected by family and society; 2) the sense of inner emptiness and boredom; and 3) the loneliness and the fear of time.

Scott and Julie were discussing the issue of values and purpose. Scott said that at this point in his life he has had enough experience that he has a good sense of the priorities in his life. He doesn't have unlimited time ahead, so he lives his life knowing that he wants to be a contribution to society, not focusing on himself. He wakes up every morning and asks, "Where shall I be deployed today?" Then he goes out and makes a difference. He said he is happy to be with Julie, not wanting to be with someone who doesn't care about purpose, who doesn't feel the drive to do anything. When he was younger, he might have exercised more patience and waited for his partner to figure out a purpose. Now he likes starting with someone who already knows that purpose is important.

Julie expressed her joy in finding someone with similar values. She said she had learned from her mistakes and was now happy to find someone who both meets her on many levels and complements her on others. She would not, at this stage in life, be willing to accommodate or make excuses for his values. She and Scott both take seriously the Jewish values that every life is sacred and created in God's image, and that it is their job to help repair the broken world, to

make the world a better place. So, they take kindness and generosity seriously and know that their lives are not just about the acquisition of more material things.

QUESTIONS:

How would you each describe your personal values? How about your shared values?

What are you committed to besides each other?

What gets you up each morning? Do you wake up in gratitude for your opportunities?

Where will you be a contribution? What will be your legacy?

Have you prepared an ethical will to leave behind a piece of your acquired wisdom?

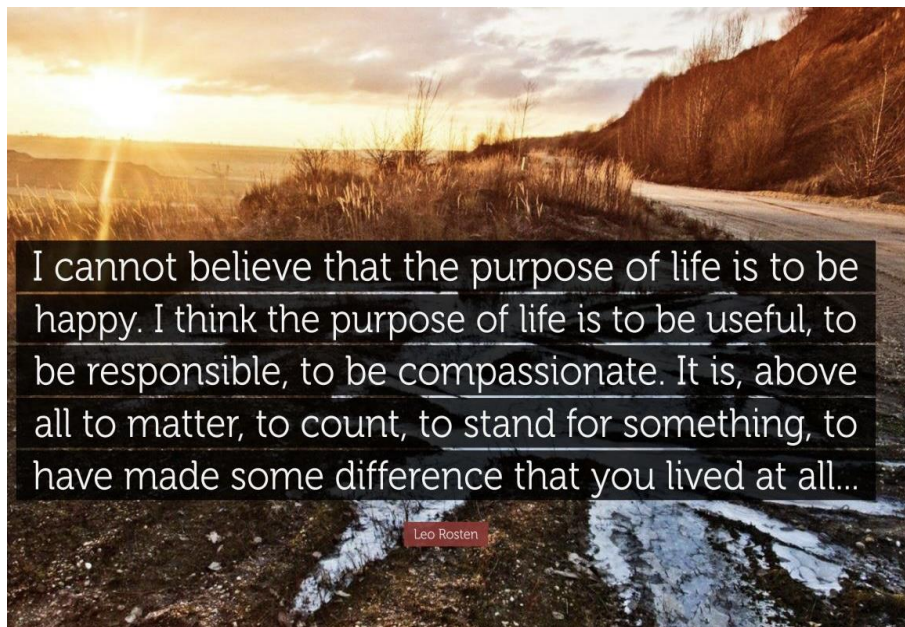
What will give purpose to your life? What will give meaning? Are they the same? Do

you remember the marital commitment statement you created? (see Section Two)

Does it provide a foundation upon which you can base your relationship?

Does it incorporate the values you mentioned?

Does it need any modifications?



SECTION FOURTEEN: WORKING THROUGH CONFLICT

Conflict resolution is directly related to communication. The couple must learn to listen to each other without defensiveness and ask questions that encourage the other to express him/herself with a sense of being heard. It means learning how to argue, how to express anger while making sure they both feel safe. These skills don't just come naturally. I think they come from commitments. That's why we have them prepare their commitment statement. Paying real serious attention to that statement and making sure their actions are consistent with it, will change behaviors, which then change communication, which allows for conflict resolution.



Explain the importance of *Shalom Bayit*. Make sure they can both get committed to it. It is a key positive principal in Judaism, meaning peace (or harmony) in the home. We are to do things that promote peace and harmony, not to just refrain from things that don't. For example, there is the question of when it is OK to tell a lie in order to keep the peace. Jewish sources acknowledge that keeping family peace is a justification for lying. But it may be that both parties do not feel the same way about lying. The parties must discuss this as one of those expectations for their marriage. They also have to discuss basic decision-making rules.

Joanna, a therapist, told me that she asks herself how the parties communicate and address areas of conflict. Do they tend to yell, calmly discuss issues, or withdraw? Do they have a reaction to yelling or withdrawal? And how does each one deal with conflict, by avoiding or resolving? Do they each understand the other's viewpoint? She tries to assess if they are affectionate and supportive to the degree necessary to get them through the difficult moments, because they will, like all couples, have them.

When I was on the faculty in law school' I taught a class on Alternate Dispute Resolution. It included a unit on negotiation. I gave the students a problem: a couple was discussing when to get married. He wanted to get married in August because they would be able to afford much more; she wanted to get married in June, like she had always dreamed about. Knowing they

were going to negotiate she said that she wanted to get married in April and he said that he wanted to get married in October. They ended up compromising and getting married July. When asked if this was good negotiation, most of these young law students said it was good, because they learned to compromise. One person invariably said the man should have just done what the woman wanted. I usually had to explain this was an awful way to start a marriage, by lying about what you want, and ending with something neither wanted. I suggested that the first major decision to be made should be made cooperatively, not using strategic bargaining. Marriage involves negotiation--lots of it. But it should not be treated like a business deal.

QUESTIONS:

What makes you angry? How long do you hold onto your anger? Why?
How do you think you will handle conflicts in your marriage? How did you handle conflicts in prior relationships? Do you think you handle conflict well?
Do you believe that conflict can be productive, instructive and/or an avenue to change?
Do you believe the way out of conflict is to take personal responsibility for your part of it?
Do you think you listen to one another well? What are each one's listening skills like?
Do you listen to each other deeply and fairly? Consider each other's ideas and complaints?
What is your definition of a fair fight? What is not fair?
Are you a yeller? Does yelling upset you?
What are each of your Idiosyncrasies? What are your pet peeves? How do you deal with them?
How will you make decisions together?
Are you both willing to face difficult areas or do you try to avoid conflict?
How are you different? Do you think your differences will create problems in your marriage?
Do you expect or want him/her to change?
Do you think you forgive easily? Too easily? What does it take for you to be forgiving?
Can you both say you are sorry? Where and how did you learn this?
Are you both willing to work on your communication skills and to share intimately with each other?
How important do you think self-care is? Does the care of others come first?
Will you seek professional help if you can't seem to get a handle on things? How much is your need for honesty and openness?



MY FINAL THOUGHT

Irene and Ralph did meet a few times with the rabbi. They did not even remember what was said. They don't remember if they actually discussed the wedding ceremony; most likely they left it to the rabbi. They both reflected that the wedding ceremony was disappointing, kind of cookie cutter. Neither of them felt the rabbi put in personal touches about them that made it feel special to them. Fortunately, they blamed themselves for not expressing their wishes, and for not discussing ways in which it could have felt more like them.

I thought to myself, "Whew, they could have blamed the rabbi"

This guide will hopefully help you not get blamed.



SUMMARY-A VERY CONDENSED VERSION OF THIS GUIDE

Why These Sessions? You do this counseling to bring up issues that the couple will face during marriage or after a non-marital commitment. If you are counseling a couple for a second marriage for one or both of them, what are they carrying around like a weight? Make sure they know that this marriage does not have to be like that other marriage, but they have to work at it. If they are older and this is a first marriage, do they realize that their well- developed, personal lifestyle will not continue precisely as before?

Marital Commitment Statement. I really urge you to get familiar with, and help couples create this statement. It can be a transformative work in creating the context and future for their marriage. It is important to distinguish this marriage from their previous one, or single life, and help them put the baggage someplace where it is not going to be a burden.

Finances, Legal and Career. Here mostly you are making sure that they both are on equal footing in terms of knowledge of each other's condition, and each other's expectations. Based on current circumstances, how will they operate their finances? Who will pay for what? What will they combine, and what will they keep separate? And what happens when circumstances change? What are their plans for continued working? Do they realize that humans plan, and God laughs? They have to look at short-term and long-term planning, at what happens if one of them gets sick or is left alone.

Sex and Intimacy. Again, the question is about their talking about expectations and seeing whether they are on the same page. How would each define having a good time? What are their needs, desires, expectations, and rules? What are they willing to change so it will not be the same as before? If it is the same, they cannot expect a different result.

Aging. Questions must be raised about current and future health. How is their health right now? Is there disease in their family? Have they made decisions for dealing with major illness or end of life? What will wake them up each morning? Will that carry them all the way? Do they realize the costs of getting older? These decisions should be made now, while they are calm and in love, not later when there is crisis.

The Wedding. This is the one thing they will usually expect to discuss. How do they each picture the event, how "traditional" do they want the wedding to be? This will be a good entry point into a discussion of religion and spirituality. What role will it have in their marriage? Do they have the same views, or are they at least willing to support the other?

The Family. I saved the best for almost last. Some say this is the major cause of second marriage failure. How are they going to blend their families? What role are they going to play in each other's family? How will they deal with each other's children? How will the children relate to each other? Who will they be obligated to support or care for? Who will support or care for them?

Resolving Conflicts. It always comes down to communication. How well do they listen? How do they resolve/avoid conflict? How did they do it before this marriage? If your gut tells you they are not very good at it, you need to help them learn how to get better.

APPENDIXES

Appendix One: Three Other Sets of Questions, from the *New York Times*

1. 13 Questions to Ask Before Getting Married

<https://www.nytimes.com/interactive/2016/03/23/fashion/weddings/marriagequestions.html>

2. Questions Couples Should Ask (Or Wish They Had) Before Marrying

<https://www.nytimes.com/2006/12/17/fashion/weddings/17FIELDBOX.html>

3. Talking Points

<https://www.nytimes.com/2012/02/12/fashion/weddings/questions-to-ask-before-you-marry.html>

Appendix Two: 36 Questions for Jewish Lovers

“36 Questions” is designed specifically for couples who are building a Jewish life together. These questions offer an opportunity to explore and build deeper intimacy by reinforcing a solid foundation for their Jewish life going forward, together.

<https://www.myjewishlearning.com/article/36-questions-for-jewish-lovers/>

Appendix Three: Model Session Schedule

This guide is set up by subject, not by session. With these couples, you may not be given the luxury of holding three or four sessions. If all you have is one meeting, you might give them more homework in advance, with a list of questions to answer and discuss. If you have two or three sessions, here is how you might group the conversations. There is no magic to these grouping. They made sense to me in tying conversations together. You have to judge each pair of clients and determine what works best, for them, and you.

TWO-SESSION MODEL First Session: Initial conversations, baggage, family, the wedding, religion and spirituality, conflict resolution, intimacy. Second session: finances, legal, career, aging and health, end of life, psychological issues, value, and purpose.

THREE-SESSION MODEL First session: Initial conversations, baggage, family, the wedding, conflict resolution. Second session: Finances, legal, career, death and dying. Third session: intimacy, aging and health, religion and spirituality, psychological issues, value, and purpose.

Appendix Four: Assessment Tools

There are three major assessment tools listed on the the AAMFT (American Association for Marital and Family Therapy) website that are highly rated. These are:

1. Foccus. This tool is designed to facilitates open communication understanding and study. It comes in a Christian nondenominational edition, and orthodox Christian edition and a Catholic edition and includes material for re-marrying couples
2. Prepare/Enrich. This is used by Hebrew Union College in its rabbinic program. It has multiple variations for religion and later marriages. Many rabbis use it, or parts of it, to guide their premarital counseling. I did the online training and found it is worth learning the background even if you don't use the tool.
3. Relate. The Relationship Evaluation Questionnaire (RELATE) is specifically designed to help guide couples to meaningful discussions about criteria proven to affect relationship satisfaction. This is the only one of the three that does not need to use a facilitator.

Appendix Five: More Guidance

CCAR Premarital Counseling Guide for Clergy:

https://www.ccarpress.org/shopping_product_detail.asp?pid=50251

Interfaith marriages:

https://18doors.org/jewish_wedding_guide_for_interfaith_couples/

Prepare Enrich:

Learn how to facilitate this assessment tool <https://www.prepare-enrich.com/facilitators/be-a-facilitator/>

Get a free copy of the Five Wishes document, with some instructions:

<https://samaritannj.org/resources/5-wishes-living-will-documents/>



QUESTIONS (AND EXPLANATIONS) CHEAT SHEET

Why these sessions? We do premarital counseling to bring up issues that will be confronted during the marriage. Better now than during the marriage, during a crisis.

How long have you been together? Why are you getting married now? This is just to make sure that both are ready, willing, and able. No one should feel pressured or rushed.

What are you carrying into this marriage that feels like a burden? The thoughts and decisions about what marriage is or should be. This marriage does not have to be like before, but it will take work to make sure they don't repeat the same mistakes. Ask each to give you a short life story. It is for them to hear each other as much as for you to hear. Their baggage may be from an earlier marriage, or from their family of origin. Really listen to their stories for landmines.

If you have not been married before? If this is a first marriage, then one may have a well-developed personal lifestyle. It cannot continue just as before because there are two of them now, and decisions are not solitary.

If your religious/spiritual beliefs or activities are different, how will you reconcile them? They don't have to have the same beliefs or activities, but they do have to be able to support each other. They also have to see if this will have an impact on their children or extended families.

Are you willing to work on a Marital Statement? I urge you to get familiar with it and help them create their own statement. Encourage them to create it from scratch, as they invent their marriage and their future. Its purpose is to transform the context of their current single lives into a joyful and purposeful married dual life. It is important to distinguish this marriage from their previous marriage or single life and help them put the baggage someplace where it is not going to be a burden.

How will you blend your families? Some say this is the major cause of second marriage failure. Discuss what role they are going to play in or with each other's family. That's about each other's children and parents and siblings. Find out how they expect the children relate to each other. Find out who they will be obligated to support or care for, who will support or care for them. Find out what family obligations they will have and/or share.

Are there "items" you are bringing into this marriage that you want to have stay in your family? They may be dealing with heirlooms, or just things you are attached to. They may be dealing with money or valuables. They may want to give away things now. Make sure they are on the same page so there are no surprises at a later date.

What are your current financial circumstances? Here mostly you are making sure that they both are on equal footing in terms of knowledge of each other's condition. The other questions are to check each other's expectations.

Based on current circumstances, how will you operate your finances? There are just so many questions in this. Who will pay for what and who will be accountable? What will they combine, and what will they keep separate? Ask about assets, liabilities, income, and expenses. Make

sure they have a working knowledge of what is planned. Find out if either has an expectation of how much/how long the other will be earning income.

What happens when circumstances change? This could be loss or end of a job, or a transfer for a career opportunity. It could be illness or death. It could be a child or a parent needing care, or even moving into your home. They won't want to think about it, but it could be a divorce.

Do you want to consider a prenuptial agreement? This is an agreement that contemplates changes in their status and determines how those changes will be dealt with. Mostly it deals with what will happen between them both in the event of death or divorce.

What are your thoughts and goals in the areas of sex and intimacy? Are you more interested in romance or friendship? What are each of their expectations? Have they discussed this, are they on the same page? This is not just about how often they will have sex. It is about how they define fidelity and what is acceptable. It is also about how often they expect to have intimate conversations, and what secrets they may each keep.

How would each define having a good time? What are their needs, desires, expectations? What do they each do to have a good time? Do they expect/plan they will do those things together? What are they willing to do, just for the other?

How is your current health? Is there disease in your family? Have you made decisions for dealing with major illness or end of life? Questions are asked about current and future health. These are very practical: about medicines and doctors and long-term care. And consider what the costs of getting older are. There may be things in the far off, or near future that may be disabling, and they have to confront dealing with it by planning for it now.

What will wake you up each morning? This is a conversation about purpose, values, and meaning. It may be about the legacy they each want to leave. It may be about spirituality and faith. Is it OK if they feel differently about these things? Not if one wants to relax and travel, and the other wants to volunteer at a soup kitchen, and neither wants to give the other time for what drives them.

What are your plans for the wedding? This is the one thing they will usually expect to discuss. How do they each picture the event, how "traditional" do they want the wedding ceremony to be? This will be another entry point into discussion of religion and spirituality. What role will they have in their wedding leads into what role in their marriage. Just to be safe, you want to hear about the celebration as well as the ceremony.

How do you handle conflicts? It always comes down to communication. How well do they listen? How do they resolve/avoid conflict? How did they do it before this marriage? If your gut tells you they are not very good at it, you need to help them learn how to get better.

Do you want any referrals? Be prepared with the names of lawyers, counselors, accountants, or any other needed professional you trust.