

THE BUSINESS **OF LOVE** **WORKBOOK**



**9 Best Practices for Improving
the Bottom Line of Your Relationship**

DR. JOHN CURTIS

Table of Contents	
An Introduction to the History of Marriage	1
Best Practice # 1 - Creating the Vision for Your Relationship	4
Best Practice # 2 - Developing Your Relationship's Objectives	8
Best Practice # 3 - Funding the Partnership	23
Best Practice # 4 - Branding and Marketing Your Relationship	26
Best Practice # 5 - Growing the Relationship: Mergers and Acquisitions	27
Best Practice # 6 - Job Descriptions for Couples: Who Does What and Why!	29
Best Practice # 7 - Relationship Feedback for Partners	34
Best Practice # 8 - Compensation and Benefits	42
Best Practice # 9 - Meetings and Retreats	56
The After Word	60

An Introduction to the History of Marriage

This Workbook accompanies *The Business of Love* book and will help you get the most from reading it. This Workbook includes highlights from the book along with all the activities, questions and detailed worksheets described in the book.

Marriage Models

1. MEANS – marriage based on economic or political matters alone. The marriage decision centers on a family or tribe's need to survive. Love, romance and personal affection have little to do with this bond. The families decide the most important issues, such as matters of land, goats, inheritance, children, religion and dowries. They arrange marriages based on how the pairing would affect the means or resources of the family, village or kingdom.
2. FANTASY - marriage based on romantic love alone. This model is not driven by means or economic necessity. In fact, it's often quite the opposite, and parents are frequently opposed to such unions. Its foundation is much less practical, defined by the illusion that "all you need is love!"
3. TRADITIONAL – a combination of a marriage of means disguised with fantasy-style love and, perhaps, a dose of religion. Our parents fell in love, got married young, and then set about building a relationship based on economic need, religious beliefs and some pretty traditional attitudes about what women and men were supposed to do in the marriage.

The Changing Nature of Marriage

Beginning in the late 1960s, America experienced tremendous social upheavals. The women's movement exploded and male earning power eroded, transforming these traditional roles forever. Currently, dual-income couples—with both the husband and wife working outside the home—make up over 60% of all households in America.

In a single generation, dual-income marriages have gone from being rare to being the norm. Stay-at-home moms in single-income families are now the exception. Dual-income couples face the typical pressures that can affect any marriage in our modern society, along with a unique set of challenges that neither our parents nor any other generation in U.S. history has ever had to face.

As a result—and quite understandably—fewer people are getting married now than at any time in our nation's history. The national marriage rate has dropped over 40% in the past four decades, and on average, nearly half of those who do get married will eventually split up.

In addition, young adults are delaying marriage until later than ever; the average age of marriage for men has risen to over twenty-seven, and to over twenty-five for women. Worse still, only 30% of females and 40% of males believe that married couples are happier than those who stay single. The trend away from marriage is clear and quite unsettling.

None of these earlier relationship models—Means, Fantasy, or Traditional—are inherently good or bad, and each has some merit. It's just that none of them is responsive to changing conditions and as a result, each of them has become outmoded, irrelevant and often simply don't work. Consider that, in the general population, you have roughly a 50% chance of having a successful marriage. Who would want to start a new venture faced with such poor odds?

These models are in danger of extinction, and simply are not in tune with life in 21st century America, with our global economy, unparalleled advances in technology, post-9/11 and hurricane anxieties, middle-income stagnation and unprecedented demands on marriage and child rearing. If there were ever a time for a new model for relationships, it is now.

“A friendship founded on business is better than a business founded on friendship.” - John D. Rockefeller, great American industrialist

4. THE BUSINESS OF LOVE – marriage, just like business, revolves around proven principles and sound best practices, like having a common vision or agreed-to set of objectives that you want to accomplish together. In a marriage, just like on a job, it's important to have a description that provides clarity and focus with regard to your specific roles and responsibilities. Numerous work/life balance studies show that conflicts about household chores is one of the top sources of marital conflict.

Is this Workbook right for you?

The additional details provided in this Workbook will help couples:

- Find a clear and common vision of an ideal future state for the relationship
- Develop a comprehensive set of measurable objectives that define why the relationship exists, where it is headed and how success will be measured
- Determine attitudes about money and each partner's role in successfully funding the marital enterprise
- Develop a relationship logo and market a unified relationship brand
- Create clear job descriptions that pinpoint each partner's roles and responsibilities
- Design a relationship feedback process complete with tips on regular appraisal sessions
- Establish a compensation and benefits “package” that tangibly supports and reinforces your relationship “job description” and underscores each partner's contributions toward achieving the objectives of the relationship
- Learn how to hold regular relationship meetings and retreats where the partners can step back from their relationship, objectively review their progress toward their vision and develop new strategies to support their objectives

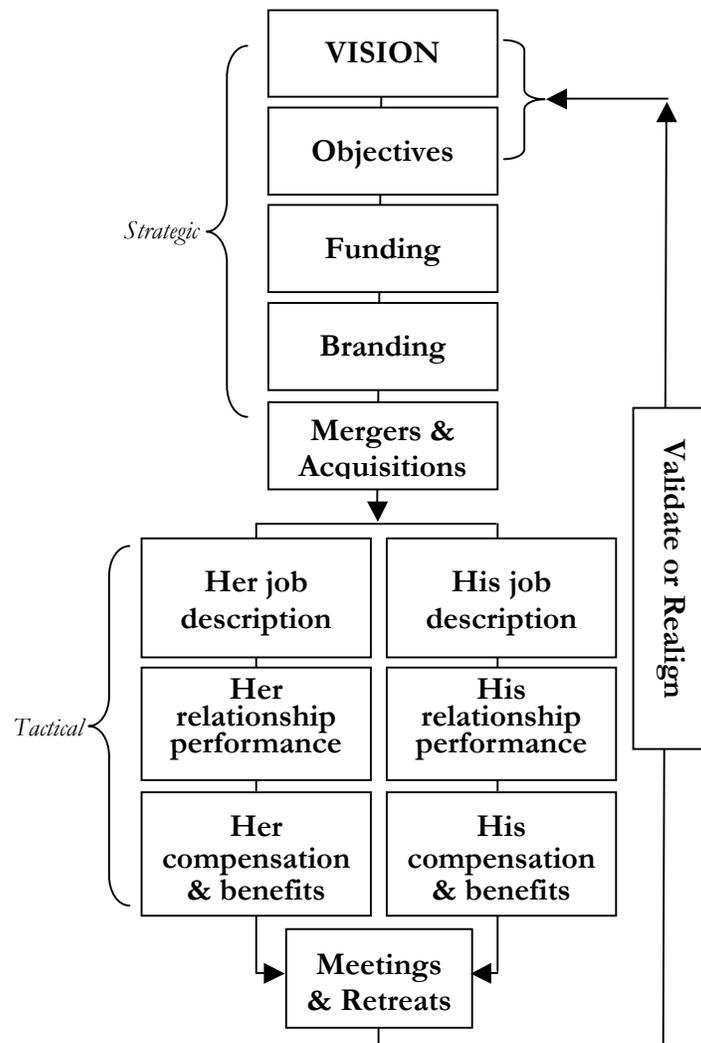
The Business of Love Relationship Model

The following model is the framework for *The Business of Love* and shows that building a relationship based on a business model involves two separate but linked components:

STRATEGIC: *Relating to the identification of long-term aims and interests, and the means of achieving them.* Best Practices # 1 - # 5 in this Workbook focus on the Strategic issues involved in building a successful relationship.

TACTICAL: *Relating to or involving actions carefully planned and executed to achieve a specific result.* Best Practices # 6 - # 9 in this Workbook focus on the Tactical issues involved in sustaining a successful relationship.

The Business of Love Model



BEST PRACTICE # 1 - CREATING THE VISION FOR YOUR RELATIONSHIP

“The best way to plan for the future is to create it.”

- Peter Drucker, writer, economist, management consultant and university professor

The following are examples from *The Business of Love* book as to how some familiar organizations describe their vision.

At **Microsoft**, we work to help people and businesses throughout the world realize their full potential. As a company, and as individuals, we value:

- Integrity and honesty
- Passion for customers, for our partners, and for technology
- Openness and respectfulness
- Taking on big challenges and seeing them through
- Constructive self-criticism, self-improvement, and personal excellence
- Accountability to customers, shareholders, partners and employees for commitments, results and quality

Special Olympics: is an unprecedented global movement which, through quality sports training and competition, improves the lives of people with intellectual disabilities and, in turn, the lives of everyone they touch.

Pfizer: “We dedicate ourselves to humanity’s quest for longer, happier lives through innovation in pharmaceutical, consumer and animal health products.”

Steps to writing your vision statement

1. Based on the explanation in *The Business of Love*, and after seeing the examples above, hopefully you can better understand vision statements. Now, it’s time to write your own—so let’s get to work. Remember, your vision statement describes a future ideal state of your relationship. You can state it in expressive, bold and poetic terms—a combination of values, ideals, goals, expectations, beliefs, possibilities, and the unique contributions each of you will bring to the relationship throughout your lives.
2. I recommend that you and your partner work on the first draft of your vision statements individually. Begin by writing a few words about your vision for the relationship on the worksheet on page 9; this will help you express your ideas before your partner’s writing influences you. This approach also helps to ensure that one partner does not avoid this challenging task or gives in to the other partner’s vision in order to “keep the peace.”

Remember, this is your life, too! The success of your relationship is due in part to what you add to the relationship, not what you give up to be in it!

3. Next, decide on a time and place to discuss your vision statement with your partner. If your partner did not read the book, then at a minimum, ask him or her to review this Workbook, think about it and be prepared to discuss it. Tell your partner how important it is to you to develop jointly a shared vision that will help plan for and ensure a long-term, successful relationship. *Consider making a copy of the blank vision statement worksheet and giving it to your partner to help prompt him or her to work with you on this task.*
4. Once you've made the commitment to this task, block out some time to work on this activity. Then set a deadline when you will share vision statements in preparation for combining them into a unified vision for the relationship. You'll need time to think truly about your vision of the future. The mental process of creating the vision statement will force you and your partner to stop and wonder, "What *is* my long-term view of our relationship? I never thought about that before. I'm simply in love and want to spend the rest of my life with this person." Well, okay, that's all fine and good, but is it enough to make a relationship last?
5. This is where the hard work comes in. Tread slowly and carefully, because this may be difficult and sometimes unsettling, and yet deeply rewarding. Working to develop a common vision that you and your partner fully support is the first and usually the most difficult hurdle. Early in the process of developing a vision statement, it's likely that you'll think of a vision for *you* rather than for *you and your partner*. Or you may find that your statement appears to be quite different from your partner's vision. You may have some major issues to discuss! That's okay—it's simply part of the process of moving from a single view of the future to that of a couple working in a unified partnership.
6. Imagine your ideal relationship ten, twenty, thirty or more years into the future. Envision where you would like your relationship to be, what you and your partner will be doing, what achievements you will have made, what your sense of purpose will be and so forth. Based on this mental image, write a first draft of a vision statement for your relationship on the worksheet on page 7. Keep in mind that it's very unlikely that you'll write the ideal statement at first. It's okay to use phrases, change the wording and do lots of editing...just get started, but be sure to use a pencil with a good eraser.

Getting started - "warm-up" exercises

Exercise # 1

Before you begin writing a vision statement, you might want to do a little pre-work. You may want to identify some of your core values to incorporate into your statement. One way to spot these is to look for tangible items in your life that represent the things you value most: maybe a piece of jewelry you're wearing, an emblem on your key chain, a picture on your computer desktop or a cherished symbol on the wall. Typically, these items remind you of something of great value to you—a religious icon, a beloved grandparent, a significant life accomplishment and so on. A vision statement for your relationship might incorporate these core values and you may find it easier to begin writing your vision once you have pinpointed tangible items that you treasure.

Exercise # 2

Consider doing a search on the Internet for other examples of vision statements. Go to websites of organizations that you know and trust; consider the website of your employer or your place of worship, a community hospital, your favorite electronics brand, your alma mater or even a branch of local or state government. Many examples are readily available and viewing how others have written vision statements may help you develop a better one for your relationship.

Vision statement examples

Look at the following examples of two seemingly different vision statements from the same couple. Each partner created her or his statement separately.

<p>Hers:</p> <p><i>In our ideal life, we will express our individuality through our intelligence and creativity. We are equal partners in our relationship, but value each other's different approach to life. We are close to God and active in our Church. We do all this with the intention of being truthful with each other and ourselves and by enriching our lives and leaving the world a better place. We will travel, expand our horizons, deepen family relationships and live life to the fullest, free of materialistic burdens.</i></p>	<p>His:</p> <p><i>My vision for the future ideal state of our relationship is one based on integrity and full of rich and deep meaning that comes from ever-increasing exploration of who we are and how we show our love. We each will be devoted to helping the other reach their full potential. We will give our children roots and wings, and always laugh and learn with them. We will achieve financial serenity and maintain balance in all areas of life together.</i></p>
---	---

You can see that the couple has different perspectives, but once they share and integrate their visions, they may be closer in meaning than they seem. Look for the commonalities in concepts and values, regardless of the words. Are you using terms that sound different on the surface but are really saying the same basic thing? You may be talking about the value of “integrity” while your partner emphasizes “truth.” Can you see how they are similar and resolvable when examined side by side? When you identify core concepts and values within each vision statement, you might find that you are closer to each other than you thought.

Also, don't be concerned if your vision statements sound *completely* different from these examples. There is no right way to do this and no pre-determined outcome. The key is to be bold, honest, creative and future-focused with an emphasis on the *ideal* state you desire for the relationship.

Combining your vision statements

This part of the activity is similar to lighting a unity candle at a wedding ceremony. It starts out with each partner lighting an individual candle. The couple then lights the single unity candle together with their individual candles and extinguishes their separate candles, thus taking two separate flames and making them one.

This is a symbol of joining your individual visions into one common vision for the relationship.

Best Practice # 2 - Developing Your Relationship's Objectives

"The vision must be followed by the venture. It is not enough to stare up the steps---we must step up the stairs."
-Vance Havne

Unlike the vision statement, relationship objectives are narrow, specific and typically grouped into various dimensions that are a part of any relationship, as shown below. Each dimension helps describe specific areas of activity within your relationship and identify what you both want to achieve in concrete and measurable terms.

Examples of Relationship Dimensions

- | | |
|----------------------|-----------------------|
| 1) Family | 5) Spirituality |
| 2) Fiscal | 6) Leisure |
| 3) Health & Wellness | 7) Career |
| 4) Intimacy | 8) Life-Long Learning |

Typically, the objectives in each dimension can help answers such questions as:

- What are we trying to achieve?
- What are our priorities?
- How do we want to use our resources?
- What measures will we use to determine success?

Steps to writing relationship objectives

1. Writing your vision statement on the previous pages was a solitary effort that you then shared and combined as a couple. On the other hand, it's best to write objectives together from the outset. You and your partner should agree on which dimensions described in this chapter—such as family, fiscal or career—fit your circumstances and are the most important to making your collective vision come true. This exercise will require a good deal of self-awareness, some negotiation and perhaps a bit of compromise.
2. For example, if you have an objective to buy a motorcycle and tour the country by the time you turn forty, and your husband is deathly afraid of motorcycles, you may have to settle for touring parts of the country by other means. But the objective is to tour the country, and perhaps you will do some of it in a camper, on a train or by car, or you may do some of it alone on your motorcycle. It's okay to have solitary objectives intermingled with ones you both want to achieve.
3. Don't worry if you have trouble deciding what you want in any given dimension or if you want to add some dimensions. Life is fluid and dynamic; aspects of your objectives will be, too. Unlike your vision statement, which has a time "horizon" that might not change over a period of decades, objectives may be shorter term and might shift significantly once you achieve certain milestone objectives—such as getting married, having your first child, completing college, or building your first home—and move on to another stage in your lives.

4. This exercise is likely to be challenging and time-consuming, yet it is not to be hurried. Feel free to break the effort up into multiple meetings or sessions. Start with simply agreeing on the most important dimensions. In subsequent meetings, you can discuss the specific objectives and construct the details.
5. It is important to note that many of these dimensions are interconnected. For example, if your objective is to travel to some foreign country (Leisure), this objective will have economic implications (Fiscal). If your objective is to make company Vice President (Career), for which you need an MBA, this will affect both your continuing education (Life-Long Learning) and investment aspirations (Fiscal). You may find yourself moving from one dimension to another and back again. That's okay. It's more important to make sure each objective is as measurable, concrete and specific as you can make it.

Be S.M.A.R.T

The following **S.M.A.R.T.** guidelines, commonly used in business, may help you write objectives in each dimension. It is important that your objectives be:

- **S**pecific—Objectives are concrete and something you can actually plan for and work toward in a realistic manner.
- **M**asurable—You need to be able to note progress and determine if you are getting closer to achieving your objective.
- **A**chievable—Objectives you develop for each dimension of the relationship are things that you can actually accomplish.
- **R**elevant—Be sure not to lose touch with reality: tying your objective to the dimensions of your relationship helps to define the reason why the relationship exists.
- **T**ime-bound—Objectives have a specific and reasonable date by which you will accomplish what you have committed to do, whether it's six months or six years in the future.

Sample dimensions of a relationship

Let's look at these different relationship dimensions. Start by asking yourself, "What would you like to achieve for yourself and your relationship in any or all of the following dimensions?"

FAMILY

If you're newly married and have no children, deciding on the number of children you want to have (if any) will be important. Some couples bring children from a previous relationship, or they may choose to be adoptive or foster parents. Others take care of aging parents, which could be a major family issue. In the 21st century, the definition of "family" has changed dramatically.

Co-habitation, same-sex marriage, foster children, biracial families, international adoption, elder care and stepparents are just a few of the unique facets of what it means to be a contemporary family. Be sure to discuss specific objectives you each have for the family dimension of your relationship.

While much may be beyond your control—such as an aging parent who suddenly suffers a stroke and requires 24-hour care—talking about what you both would do if this situation arose can go a long way toward preventing a relationship crisis. Discussing such issues also helps you learn more about your partner’s values and priorities.

For example, consider some of the following questions. They cover just a few important areas of this dimension and can teach you more about developing greater intimacy with your partner:

<p>1. Do you want children? How many? Would you adopt? Should they attend public, private or religious school, or be home-schooled? Who will do the nurturing and disciplining?</p> <hr/> <hr/> <hr/> <hr/>
<p>2. How will you spend the holidays? How do you feel about relatives visiting? How would you deal with a “problematic” sibling? Do you expect to visit family on vacations?</p> <hr/> <hr/> <hr/> <hr/>
<p>3. How would you deal with an aging parent? Would you consider having a senile parent move in? How much financial support would you provide a sick or troubled family member?</p> <hr/> <hr/> <hr/> <hr/>

Many more issues can arise in this Family dimension, so don't overlook its importance. This area of a committed, intimate relationship may require skillful negotiations, compromise or even sacrifice.

FISCAL

Have you dreamed of retiring at fifty? Do you want to play the odds by investing in aggressive technology stocks or play it safe by investing in conservative bond funds? What kind of lifestyle do you hope to achieve in terms of the cars you drive, the home you live in, the clothes you wear, and the material items that you want to own?

Maybe you want to take a trip around the world on a shoestring budget or on an elegant and expensive cruise ship. Be sure to discuss financial objectives with your partner, as well as how you plan to achieve them. In addition, this area might include how you will finance objectives in other dimensions, such as the cost of further education, international travel, your children's college expenses and estate planning.

At a minimum, this dimension might include an objective about when and how you will develop a detailed financial plan. Money is often a needless source of tension in an intimate relationship. However, as detailed in *The Business of Love* book, advanced financial planning can be one of the most powerfully positive aspects of your intimate relationship. This dimension may also easily help you both match competencies and motivation with regard to financial planning.

HEALTH AND WELLNESS

Do you want to be a tri-athlete, avoid an early heart attack, stop smoking, lose weight or have liposuction? All of these involve developing specific objectives for the physical aspects of your relationship. Studies verify that healthier couples have happier relationships, and conversely, that happily married couples live longer—especially the men!

Be sure to consider mental health as an area where you may want to set specific objectives. In some cases, seeking therapy with a licensed professional is the best way to ensure that you and your relationship are on sound footing and set up for success. An enlightened business would seek the assistance of an outside expert in a time of need, and your personal life is no different.

INTIMACY

This category can be a challenge since so often intimacy is another word for sex. In this dimension, sex is certainly something to talk about, given the potential differences in appetites of men and women. However, for the sake of discussion, let's agree that there is a difference between sex and intimacy.

Intimacy is about having deep, loving feelings for your partner and being committed to meeting *that person's* needs and supporting *that person's* growth. Many women find intimacy in snuggling, deep conversations, having their partners show sincere interest in their lives, and receiving tokens of their partner's affection (a nice card, flowers, a dinner out). For many men, their partner's showing a genuine interest in their work, their ideas and their ambitions often conveys intimacy.

SPIRITUALITY

This dimension is about what religious or spiritual beliefs are important to each of you and how you integrate religion with raising children. If you share the same religion and choose to practice it in the same manner, then this will likely be an easy and brief discussion. However, if there is a difference of opinion or if a chasm exists, now is the time to bring it out and determine your objectives for this dimension of your relationship.

If neither of you is the “religious type,” then at a minimum, consider developing a set of core values that you want to live by—things like integrity, forgiveness, support, trust and compassion. Then develop a code of conduct defining specific behaviors that reflect these values, as well as how you will address behaviors that do not. Discuss the consequences of one partner behaving in a manner that does not reflect agreed-to values.

Please be thoughtful and deliberate when developing these objectives, as your decisions in the spiritual dimension will likely affect many if not all of the other dimensions. You may not be aware of the ways in which spirituality affects your life now, but that will likely change at some time in the future.

Most important, remember that you cannot compromise religious beliefs and core values without taking a toll on the relationship, and communication alone will rarely resolve a conflict of beliefs or values.

LEISURE

In this dimension, you may want to discuss when and how to travel, how to spend time off, your weekend activities, and the pace at which you want to live. Are you both the kind of people who like to take two weeks of vacation and lie on the beach in the islands?

Besides travel and weekend leisure, you may want to discuss hobbies. Do you like to sail, play golf, garden or paint with watercolors? All these things require a time commitment and may or may not include your partner. This is also an opportunity to consider taking up new leisure activities. Perhaps you'd like to take golf lessons, since she is already an avid golfer, or cooking classes, since he does such a great job in the kitchen preparing meals for friends and family. Sometimes collaborating with your partner can spark new interests and hobbies.

CAREER

Are you happy with your current position? Do you find work extremely rewarding, does it define who you are, or is it something you do just to pay the bills? Many men are programmed to believe that work defines their identity, while for women, that identity comes through their family. While each belief has its merits, each one also leaves you vulnerable to the cyclical and unpredictable nature of both work and family.

You can see why it's important to plan a lot of time to discuss each dimension fully, so that you can define specific objectives that you both would like to accomplish. In your career discussions, be sure to detail how you see your career integrating with your family.

For most dual-income couples, family and career are two sides of the same coin; balancing the often-conflicting roles can cause chronic tension and anger. Some people's objectives may be to change careers altogether, while some may want to change their hours or work from home. Discuss aspirations and dreams openly and really listen to your partner.

LIFE-LONG LEARNING

Are you interested in completing your nursing degree, getting an MBA, or becoming certified in scuba diving? Reasons to seek additional education and training can include furthering your career (don't forget to mention that in the career dimension) or just because it will make you happy. You may have dreams of going to cooking school in France so you can someday open your own restaurant. Perhaps the ambition underlying your desire to learn to sew is developing a unique line of clothing to sell on eBay. If you yearn to learn a new craft or skill that requires further education, it will fall under this dimension.

In the business world, organizations committed to learning, evolving and adapting to changing circumstances consistently outperform those who do not. In addition, the mentally healthiest among us are those individuals and couples committed to learning, evolving and adapting to changing circumstances.

Sample dimensions and objectives

When discussing each life dimension, take time to set clear objectives, fully hear each other out, and then devise outcomes that work for you both. If you identify other dimensions that are important to you and your partner beyond those described above, feel free to add them to your list.

These objectives, grouped into the various dimensions, are *only* examples. You may find that several of the dimensions and the objectives listed within them work for you with little or no editing. Or you may find that you need to develop a completely different set of your own dimensions and objectives.

SAMPLE DIMENSIONS & OBJECTIVES WORKSHEET	
<i>Dimensions</i>	<i>Objectives</i>
1. Family	1.1 Have a family meal at the dining room table at least 3 times weekly. 1.2 Limit television watching to only those programs we select in advance. 1.3 Develop a relationship with at least one culturally diverse family each year. 1.4 Always avoid racist, religiously biased or gender-stereotypical comments. 1.5 Begin discussing with my sisters our assisted-living options for Mom before the end of the year. 1.6 Get a small-breed dog in the next 2 years. 1.7 Decide whether to have or adopt children in the next 3 years.
2. Fiscal	2.1 Consolidate our investments into one brokerage account within the next 6 months. 2.2 Complete a will with a living trust by the end of the year. 2.3 Re-evaluate the amount of life insurance for each of us and adjust accordingly every 3 years. 2.4 Donate 5% of our net income on an annual basis. 2.5 Develop a cash rainy-day fund equal to 3 months of living expenses within the next 3 years. 2.6 Begin a 529 College Savings Plan for each child by the time they turn 3. 2.7 Select a fee-only financial planner by the end of the year. 2.8 Refinance our home to a fixed rate mortgage within 2 years. 2.9 Diversify the 401(K) offered at work. 2.10 Complete a detailed financial plan for the relationship by the end of this year and update it at least every 3 years.
3. Health & Wellness	3.1 Learn Hatha Yoga by the end of this year. 3.2 Walk together for at least 30 minutes twice weekly. 3.3 Get a complete physical by the end of the year. 3.4 Reduce caffeine consumption to 2 cups of coffee—only in the morning. 3.5 Begin strength training at the gym within 6 months. 3.6 Attend a smoking-cessation class by the end of this year.
4. Intimacy	4.1 Go out on a “date” at least 2 times each month. 4.2 Commit to never going to sleep before discussing something that might be troubling us. 4.3 Do something romantic and unexpected at least once monthly. 4.4 Learn how to give a massage to each other by our 10 th anniversary. 4.5 Read a relationship article or book together at least twice a year. 4.6 Alternate who initiates sexual relations.

5. Spirituality	<p>5.1 Find a new congregation within 5 miles of our new home by the end of the year.</p> <p>5.2 Visit the Holy Lands before our 1st child is born.</p> <p>5.3 Volunteer for a mission to Central America in the next 5 years.</p> <p>5.4 Read the Bible weekly.</p> <p>5.5 Attend religious services at least twice monthly.</p>
6. Leisure	<p>6.1 Take a family vacation at least twice a year.</p> <p>6.2 Take one international vacation at least once every 3 years.</p> <p>6.3 Vacation alone once every 10 years.</p> <p>6.4 Continue my coin collection and attend 2 collector shows a year.</p> <p>6.5 Begin planning a family reunion before Dad turns 80.</p> <p>6.6 Take dance lessons within 12 months.</p> <p>6.7 Learn to play the piano by my 50th birthday.</p>
7. Career	<p>7.1 Become department director by the time I reach 40.</p> <p>7.2 Accept a relocation offer only if we both agree it is best for us.</p> <p>7.3 Complete a retirement plan for Susan by the end of the year.</p> <p>7.4 Have our department adopt a school to support within 18 months.</p> <p>7.5 Become the leading region in sales within 18 months.</p> <p>7.6 Confer with George about my career options if I do not relocate.</p>
8. Life-Long Learning:	<p>8.1 Complete an MBA from an accredited university by the time I reach 35.</p> <p>8.2 Read at least 1 career-related book a month.</p> <p>8.3 Become proficient with one new software application every 6 months.</p> <p>8.4 Attend a parent-education class before our oldest child turns 3.</p> <p>8.5 Complete some type of relationship enrichment activity at least once every 3 years.</p>

Now it is time for your detailed work to begin. It's okay to develop many drafts, change the wording and do lots of editing... just get started but be sure to use a pencil with a good eraser.

Sample expanded objective

If you're a fan of developing lists and doing lots of detailed planning, you can drill down even deeper with each objective. Consider the following example of the level of detail that might be helpful in ensuring that you achieve what you set out to accomplish. Coming up with a detailed roadmap and then actually achieving your objectives can feel very satisfying. Look at one of your objectives in detail, as this example shows:

Objective 8.1 – Complete an MBA from an accredited university by the time I reach 35.			
Action Step	Interim completion date	Time/ Resources	Outcome/ Results
8.1.1 – Apply for the GRE exam	April 10	3 hrs.	accepted
8.1.2 – Apply for tuition supplement from employer	May 25	2 hrs.	approval
8.1.3 – Research top 5 MBA programs in the region	May - July	12 hrs.	prioritized list
8.1.4 – Request undergraduate transcripts	June 15	1 hr.	received
8.1.5 – Prepare for the GRE	July – Aug.	30-50 hrs.	1200+ score
8.1.6 – Apply to top 2 MBA programs	Aug. – Oct.	10-25 hrs.	Submission
8.1.7 – Research and determine tuition budget	June – Aug.	5-10 hrs.	file
8.1.8 – Visit each campus	Oct. – Dec.	3 days	select program
8.1.9 – Prepare for enrollment	Jan. or Sept.	1 day	begin classes

Personal expanded objectives

Objective:			
Action Step	Interim completion date	Time/ Resources	Outcome/ Results

Intimacy activity

The following is a list of some questions from *The Business of Love* book that can help build greater intimacy with your partner. First, give them some thought and write down or think about your answers. Then maybe you'll want to discuss a few or all of them with your partner.

Whether your responses are private or shared, these questions are “food for thought” and can typically increase emotional intimacy.

Twenty questions to build intimacy!	Your answers!
1. What is your favorite term of endearment (honey, sweetie, etc.)?	
2. What do you like most about my kissing? Least?	
3. When you pray, what do you pray for?	
4. What is your biggest fear about asserting yourself with me? With others?	
5. What is one habit I have that you wish I would change?	
6. What would you like to be doing when you are 40, 60, or 80?	
7. Do you think God has a physical form? If so, what is it?	
8. Do you swear when you are not around me? If so, what causes you to do it?	
9. Do you ever think about divorcing me? What would cause you to take that action?	
10. Do you fear that I would ever leave you? For what reason?	
11. Do you ever think that our marriage was a mistake?	
12. What are you most proud of in our marriage?	
13. What is one material possession you do not have but wish you did?	
14. What do you think happens when we die?	
15. What scares you most about your marriage to me?	
16. Have you ever thought about having an affair during our marriage?	
17. What is your biggest financial worry?	
18. Where is your favorite place to make love?	
19. When is your favorite time of day?	
20. What do you fear most about being more emotionally intimate with me?	

Best Practice # 3 - Funding the Partnership

“Disposable income is a good thing.”

- Richard Bloodworth, my very best friend

As detailed in *The Business of Love* book, being in an intimate relationship but not fighting about money is a glorious luxury in today’s society. Be on the cutting edge and work to free yourselves of one of the most common power struggles that can damage or destroy even the most loving relationship! In *The Business of Love*, financial serenity is possible with your *current* income—it’s just that you both may have some background work to do before you actually believe it.

Consider discussing the following questions with your partner as a concrete approach to understanding why you feel the way you do about money and how this understanding can benefit your relationship.

Example questions

Money & Attitudes Worksheet		
<i>Considerations?</i>	<i>What did you learn about money? Was it positive or negative? Why?</i>	<i>How can this lesson benefit your relationship?</i>
1. What role did money play in your life as a child?		
2. How did your parents feel about money?		
3. How did your parents’ attitudes about money affect you?		

4. Did someone ever use money to manipulate or dominate you? How did it feel?		
5. What role does money play in your life now?		
6. How much is your self-concept tied to your income?		
7. What do you or will you teach your children about money?		
8. Have you ever spent money to avoid or overcome an emotionally upsetting situation? When? What was the outcome?		

9. Do you think men should make more money than women should, and why?		
10. Should we share one bank account or keep our own separate accounts?		

Best Practice # 4 - Branding and Marketing Your Relationship

“You can't blow an uncertain trumpet.”

- Fr. Theodore Hesburgh, former President, University of Notre Dame

Branding a relationship, as detailed in *The Business of Love* book, entails working to find a symbol or a logo that represents what you both see as the essence of your relationship. The following activity is a fun way to develop a relationship brand. While it may seem silly at first, it can be a powerful way to create a brand logo of who you are as a couple.

Steps to developing a relationship brand

1. Go through magazines, newspapers or the Internet together to find pictures, symbols or images of what your relationship *is* and what it *is not*. Try to agree on one or two images that may work in unison. Cut out or print out your images and paste them on a poster board.
2. If you find nothing in any of those sources, maybe one of you could design a new image encompassing both of your ideas. Just make sure that your newly created symbol gives both of you a sense of meaning and reminds you of the essence of your relationship whenever you see it.
3. In addition, consider identifying a song that supports your brand and will further symbolize your relationship. Even consider creating your own website to post pictures or notices about relationship or family events, and to market your brand to the world. Write quarterly e-newsletters to all of your family and friends that reinforce the brand images of who you are as a couple.
4. Keep the poster board of symbols, or a version of the song or website, so you can revisit these at your annual retreat, which will be discussed later in this Workbook
5. Consider writing a relationship “tagline” just like major corporations—just a few genuine words that reaffirm your feelings about the relationship. Example: “I’ve found my best friend and married him and we just keep getting better every day!”

Building a world-class relationship requires you to do things differently. Developing and marketing a relationship brand is certainly something new and different!

Best Practice # 5 - Growing the Relationship: Mergers and Acquisitions

"Growth is the only evidence of life."

- Cardinal John Henry Newman

Blending life cultures

Cul•ture, *n.*: The beliefs, customs, practices and behaviors of the individuals whose shared experiences identify the particular relationship; a particular set of attitudes and behaviors that characterizes the relationship.

- Nationally, nearly 60% of all families have children from other parents or from different marriages.
- The most common form of blended family is a remarried couple raising children from previous relationships.

More details about Mergers and Acquisitions are in *The Business of Love* book. However, the following questions can help you better navigate the merger process so you don't hit an unplanned obstacle. Consider your answers and talk about them with your partner.

1) What material possessions do you own that you are *not* willing to give up when we combine our household furnishings?

2) How would you respond to an adult sibling or relative who needed to borrow money?

3) What holidays are most important to you and how do you like to celebrate them?

4) How much, if any, contact will you likely have with your ex-spouse?

5) How should we deal with disciplining our children from a previous marriage?

6) How do you feel about having friends of the opposite sex?

Best Practice # 6 - Job Descriptions for Couples: Who Does What and Why!

"We have the Bill of Rights. What we need is a Bill of Responsibilities."

- Bill Maher, comedy talk show host

WRITING YOUR MARITAL JOB DESCRIPTION

- Taking a business approach helps you protect the love and romance in your relationship. By taking away the things that typically erode these wonderful feelings, such as stress and resentment over household tasks, you can focus on the fun and contentment of life.
- As unromantic and analytical as a job description for your relationship may seem, it can help you identify and overcome common barriers to a successful relationship. It can ensure that you will have more emotional space, enjoy each other and operate like a team or a true partnership.
- One of the most important things you can do in any kind of relationship is have clear and attainable job descriptions for everyone involved. A job description allows you to have good role clarity as well as a clear understanding of how you are expected to perform your job.
- Both partners must contribute to a relationship, and the things you do on a daily basis as part of your job description make up this contribution.

It makes perfect sense for you and your partner to write job descriptions defining what you will each do on a daily basis to maintain the relationship. Still not convinced? Do you think your partner already has a clear idea of what you expect of him? Don't be so sure. More details regarding relationship job descriptions are in *The Business of Love* book.

SAMPLE SUMMARY JOB DESCRIPTIONS

Part-time working mom and wife

General:

1. My overall responsibility is being the primary caretaker of our children, being a good partner to my husband, and handling many of the household tasks.
2. Working to bring in revenue that covers private pre-school costs and ancillary activities for kids while achieving intellectual and career stimulation.

Full-time working dad and husband

General:

1. My overall responsibility is to work to bring in most of the income, to cover expenses and investment/retirement plans, and achieve intellectual and career stimulation.
2. Being present every day as a good father to our children and a good, helpful partner to my wife.

SAMPLE DETAILED JOB DESCRIPTIONS

The following sample can help you expand your thinking about the complexity of daily family living. Use it only as an example while completing your detailed job descriptions on the **Marital Job Description Planning Worksheet** below.

Job Description Category / Task	A	B	C	D	E	F	G	H	I	J
	His	Hers	Ours	Rotate	Negotiate	Outsource	Neither	Don't know	# of Hours	Est. Cost
CHILDREN										
changing diapers			√						2	\$35
ensuring children perform their chores	√									
HOUSEHOLD CHORES										
maintaining computer, printers								√	3	\$20
cleaning the bathroom					√				4	\$50
ERRANDS										
dry cleaning	√								1	\$125
taking care of prescriptions						√				\$35
FOOD										
buying groceries					√				2	\$500
cooking				√					12	\$100
FINANCES										
paying bills		√							2	n/a
banking				√					1	n/a
PETS										
veterinary care						√			1	\$10
washing the dog			√						1	n/a
FAMILY MANAGEMENT										
planning trips and vacations			√						1	n/a
maintaining family calendar								√	1	n/a

The following worksheet can help you and your partner develop an inventory of the tasks that are part of your relationship job descriptions. Please note that you will also use these tasks during performance feedback, compensation and benefits planning.

FOOD										
buying groceries										
cooking										
CHORES										
doing laundry										
ironing										
Maintaining/repairing appliances										
spraying for insects										
maintaining fireplace/firewood										
maintaining the pool										
FINANCES										
paying bills										
banking										
investing										
maintaining files of all legal papers, documents, wills, titles, deeds, etc.										
PETS										
veterinary care										
washing dog										
cleaning up after dog										
feeding										
walking dog										

Best Practice # 7 - Relationship Feedback for Partners

"Don't lower your expectations to meet your performance. Raise your level of performance to meet your expectations. Expect the best of yourself, and then do what is necessary to make it a reality."

- Ralph Marston, motivator and teacher

Successful relationship feedback: Praising and Redirecting

Once you clearly define the descriptions of roles and responsibilities in your relationship, it's time to discuss the best ways to provide feedback on how well each of you is fulfilling your responsibilities.

To avoid unproductive and damaging feedback, it's important to establish a process that you don't dread. This way when you have your marital meetings and retreats, as described later, you'll have fewer negative things to discuss and a lot more positive accomplishments to celebrate.

For lack of a better word, "behavior" is used in the context of *The Business of Love* to describe how each of you fulfills your job description. Call it what you like, just be sure not to avoid talking about doing what you said you would do... it's about honesty and integrity in your job performance.

PRAISING: CHANGING THE CONTEXT

First, give praising messages whenever your partner does something positive and productive that reinforces your vision, religious beliefs, values or code of conduct. The most important part of giving praise, especially if it's uncharacteristic of you, is to provide a context for your new behavior so your partner will not be suspicious. Tell your partner that you're going to be acting differently from now on.

Another thing to consider is that praising messages do not have to be face-to-face. You can convey them in an email, text message, voice mail or by hiding a card in her suitcase before she leaves on a business trip. Giving praise doesn't have to be time consuming. Use technology as another means to keep the romance alive.

REDIRECTING: INITIAL CONSIDERATIONS

Give redirecting messages whenever your partner does something that is not in keeping with your vision, religious beliefs, values or code of conduct. However, before jumping to conclusions and prematurely setting the stage for a redirecting discussion, you might consider these questions:

- 1) Does your partner know the behavior does not meet your expectations?
- 2) Does your partner know what you want or value instead?
- 3) Are there obstacles beyond his or her control?
- 4) Does your partner know how to do what you want?
- 5) Could your partner do it if he or she wanted to?

If you consider all these questions and still feel that you need to talk with your partner about his or her behavior, here are some recommended steps to follow! Write in your specific concerns, examples or solutions in the space provided to use as a guide when you deliver your redirecting message to your partner.

DELIVERING THE REDIRECTING MESSAGE

1. **Set the stage**—Ask your partner for a few minutes to talk about something that has been bothering you. If possible, deliver your message as soon as you can after the undesired behavior has occurred. Be sure not to ambush your partner; set up a meeting time that works for you both, just as you would do at work.

2. **Share your observations**—Remember to describe the specific behavior and how it is not in keeping with what you both value. Example: “Three times this week I heard you get angry with Billy because he couldn’t understand his math homework.”

3. **Explain your expectations**—Tell your partner the specific behavior you want instead. "I'd like to see you be more patient with him when he doesn't get the math homework figured out right away."

4. **Listen to your partner's response**—When it comes time for your partner to respond, it's likely that the response will be defensive, even if you try not to sound accusatory. The odds are high that your partner will feel guilty, frustrated or inept. It's natural to try to justify a behavior. Listen patiently and let your partner have his or her say; you might learn something that you didn't know that explains the behavior. Ask clarifying questions: "Is there something that gets in the way of being patient with him?"

5. **Develop a solution**—With your partner's input, negotiate a realistic and mutually agreed to solution to the behavior that you are trying to redirect. Be patient and work together to generate possible solutions. People are more likely to comply with solutions they help create. If your partner cannot or will not offer solutions, make your own suggestions about how to redirect the behavior. "Should we trade off on helping with homework for a few weeks?" "Is there something I can do you make this go smoother?" Remember, the key is not to focus on *who* is right, but instead, on *what* is right.

6. **Follow up**—All redirecting discussions usually include follow-up to ensure that the behavior has changed or is improving. Put a date in your calendar and plan to review the progress with your partner in a day, a week or a month. If there's been improvement, reinforce the new behavior with positive feedback. But don't expect perfection! If the behavior doesn't change, schedule another session. Old habits die hard, and it may take several sessions to redirect the undesirable behavior successfully.

CREATING A RELATIONSHIP FEEDBACK FORM

To begin the feedback process, use the job descriptions you (hopefully) developed earlier in this Workbook as a basis for the feedback you give your partner. In Part 1 of the example form below, consider each task on the list that is part of your or your partner’s job description. Then think back over an agreed-to period, preferably 90 to 180 days, and select the number that most accurately reflects how well you feel that you or your partner has completed this task.

In Part 2, be sure to add comments to clarify further any task where you might have given a “Does not meet expectations” or “Exceeds expectations!” For example, take the grocery shopping duty. A score of 3 would mean your kitchen is always well stocked, and a score of 1 could mean you’re always out of coffee, bananas and toilet paper.

Remember that the focus of this activity is to provide feedback to your partner. Just like in business, it is a tool to strengthen the relationship, clarify expectations and ensure that day-to-day tasks do not get in the way of an ever-deepening friendship built on trust, mutual respect, intimacy and forgiveness.

It may be uncomfortable the first time you give and receive feedback, but look at it as taking a systematic, proactive route. You’ll bypass the unproductive comments and criticisms that come from weeks (or maybe years) of frustration and anger, stemming from unfulfilled expectations or poor performance.

Approaching the feedback process with a caring attitude and a spirit of friendly cooperation will go a long way toward establishing regular feedback as one of the most powerful and positive foundations of your relationship.

Sample Relationship Feedback – Part 1			
Performance Checklist	Does not meet expectations	Meets expectations	Exceeds expectations
1. buying groceries	√		
2. paying bills			√
3. caring for pets		√	
4. feeding children			√
5. maintaining computer, printers		√	
6. changing diapers			√
7. reading bedtime stories			√
8. cleaning bathroom	√		
9. dry cleaning			√
10. vacuuming			√
11. cooking		√	
12. yard work			

13. car maintenance	√		
14. house maintenance	√		
15. banking			√
16. investing		√	
17. maintaining family calendar			√
18. driving children to school			√
19. driving children to after-school events			√
20. taking care of prescriptions			√
21. changing bedding			√
22. laundry			√
23. sending cards and gifts			√
24. cleaning garage		√	
25. setting up date night		√	
26. scheduling time with children and grandchildren			√
27. cleaning outside porches	√		
28. washing dog		√	
29. bathing children			√
30. taking garbage out		√	
31. maintaining the pool		√	

Sample Relationship Feedback – Part 2

Additional comments (Examples)

- Exceeding expectations: *You always have such a positive attitude while juggling all that you have to do.*
- Meets expectations: *It seems that you sometimes don't care for doing tasks involving our dog and cat. Perhaps we should renegotiate who is responsible for the pets.*
- Does not meet expectations: *You seem to do just enough to get by with cleaning the outside porches.*

USING THE RELATIONSHIP FEEDBACK FORM

Use the blank form below to fill in the tasks that are an agreed-to part of your partner's job description. Then think back over an agreed-to period, preferably 90 to 180 days, and select the number that most accurately reflects how well you feel that your partner has completed this task.

In Part 2, be sure to add comments to clarify further any task where you might have given a "Does not meet expectations" or "Exceeds expectations!"

Relationship Feedback – Part 2

Additional comments

- Exceeding expectations:

- Meets expectations:

- Does not meet expectations:

Best Practice # 8 - Compensation and Benefits

“You know you are on the road to success if you would do your job, and not be paid for it.”

- Oprah Winfrey, entertainer and entrepreneur

GETTING YOUR EMOTIONAL COMPENSATION

You don't get cash-based compensation, but if you have a healthy and intimate relationship, you do get something that money can't buy—an “emotional paycheck.” More details about the best approach to discussing Compensation and Benefits are in *The Business of Love* book.

Motivation Considerations

- First, realize the motivation behind the relationships you choose. While the motive may not be evident at the time, you always have reasons for your actions. Behavior is the physical manifestation of an underlying motive.
- Understanding the motives for your relationship can be both illuminating and unsettling. For the purpose of the following activities, let's agree that there is a payoff for your relationship even if you don't know what it is now.
- In business, motivating employees is often the subject of debate. There's no simple formula for what will increase motivation in others; it's accurate to say that different employees are motivated by different things and the same is true in our intimate relationships.
- This applies to you and to your partner. While you may think you know what motivates him or her, the truth is that unless you explore your motivation for the relationship and discuss it with your partner, it's unlikely that you know what kind of “emotional paycheck” he or she needs to feel rewarded.
- Take a few minutes to think about what motivates you to be with your partner, what motivates you to stay in the relationship and what you think will keep you motivated in the future. Ask your partner to do the same and then tell each other what you have (re)discovered.

Determining your emotional paycheck

In *The Business of Love*, emotional compensation is about the value you add and receive based on the tasks you each perform in your job description. Just for fun, figure out the monetary value of what you do for the relationship; consider the worth of performing your marital duties based on your job descriptions as discussed in Chapter 7. What would it cost to buy the services you provide for your partner, your marriage and your family? Your investment of time, energy and effort to sustain the marriage is the emotional paycheck you give to your partner, and *your* emotional paycheck is what your partner does in return: the monetary value of his or her efforts to sustain the relationship.

Go back to your Job Description Planning worksheet and be sure to complete column “I,” where you estimate the number of hours you spend performing that task on a monthly basis. Then complete column “J,” where you estimate what it would cost to pay someone to perform that task if you had to buy the service on the open market. Use these figures to add up the costs of outsourcing the tasks on your job description.

Estimating the number of hours will likely be easier than estimating the cost to buy that service, but accuracy is not the point. Instead, the point is to see your relationship in a different light and to understand that you contribute to and derive value from your relationship.

In reality these contributions may not have the same monetary value, but it’s critical that they have equal emotional value. This is the worth of your contribution to and compensation for the relationship, something you can feel empowered by and proud of. In *The Business of Love*, there is no need to argue about who contributes more; both partners are different but both contribute equally and are compensated equally.

NOTE: You may simply have to guesstimate for some of the categories, though the ranges provided reflect national figures for some of the more well known service categories. You may be surprised or even shocked once you determine the bottom line of your contribution—just be glad you don’t have to pay taxes on this compensation!

Relationship Compensation – Calculation Worksheet		
SAMPLES		
Task	Monthly cost	Annual Cost
House cleaning—maid service	\$100 - \$200	\$1,200 - \$2,400
Chauffeur—family & children	\$400 - \$600	\$4,800 - \$7,200
Automobile care & maintenance	\$50 - \$200	\$600 - \$2,400
Personal assistant—maintaining schedule, running errands, buying gifts, event planning, etc.	\$1,000 - \$2,000	\$12,000 - \$24,000
Nanny—daycare	\$1,600 - \$2,000	\$19,200 - \$24,000
Yard work—gardening	\$90 - \$120	\$1,080 - \$1,440
Bookkeeper—maintaining personal finances; includes banking, financial software, filing taxes	\$100 - \$300	\$1,200 - \$ 3,600

YOUR ACTUAL EXAMPLES		
Task	Monthly cost	Annualized Cost
1.		
2.		
3.		
4.		
5.		
6.		
7.		
8.		
9.		
10.		
11.		
12.		
13.		
14.		
TOTALS		

Developing your relationship “benefits package”

On the other side of compensation, there are the benefits you get from being in the relationship. Your benefits might be as simple as love and understanding, having a satisfying sex life or daily companionship. Other benefits can be varied—such as having a gourmet dinner companion or being with someone who shares your interest in adventurous travel. Perhaps your benefits are competing to see who can be most romantic, or sharing your faith journey or achieving financial serenity—and more.

Along with your emotional paycheck, you might consider coming up with a statement that describes your relationship “benefits package.” For example, your statement could simply be:

“As a result of marrying you, I will have a good father for my kids, a wonderful life of travel and adventure, no worries about money, and fun-filled days and night.”

Or:

“The reason I am accepting this ‘job’ offer to be your partner in marriage is to feel love and support, romance, fulfilling sexual relations and companionship as a part of our daily existence.”

Because the preferred package is unique for each individual, it’s hard to develop a general list of benefits that fits everyone. However, just as you would negotiate with a potential employer after they’ve extended an offer, here are some questions to help you identify what benefits are important to you:

1. What kind of appreciation do you want for your contribution toward the relationship’s “emotional paycheck”?

2. What is the best method for your partner to show you that he or she loves you?

3. How do you prefer to celebrate special events, e.g., birthdays?

4. How do you like to receive physical affection in public?

5. What kind of acknowledgement would you like for doing something that benefits your relationship in an extraordinary way?

6. When you have had a particularly stressful day, how would you like your partner to show her or his empathy and support?

THE RELATIONSHIP CONTRACT

“Those who can’t be bothered to negotiate its details demean the grand institution of matrimony.”

- Nobel Laureate George J. Stigler (1982, Economics)

I heartily agree! Essentially, a marriage is an unwritten contract between you and your partner. The only unfortunate part is that because it’s unwritten, it’s often vague, open to interpretation, selectively forgotten or rationalized away. Agreeing on a marital contract can be useful in making sure you both remember why you got into this relationship in the first place.

- Please keep in mind that this is *not* a prenuptial agreement that spells out what happens to marital assets if the relationship fails. In *The Business of Love*, the marital contract is the foundation to ensure that your relationship is successful, productive and sustainable.
- A contract can have strong similarities to the vows you said at your wedding or other meaningful things you’ve said to each other along the way, especially in the commitment phase of your partnership. It could contain elements of your vision for the relationship and thoughts on how you will maintain and nurture it.
- It could include a list of needs and wants such as your emotional paycheck and compensation package, as well as how you will satisfy each other’s expectations for the relationship.

As an example, what follows is an abbreviated excerpt from a marriage contract written by students at a community college. It is now in the public domain along with the original longer version.

While it may have elements that are not relevant to your relationship, such as blended families and stepchildren, you may still find it a useful tool for developing your own relationship contract. At least, it may provide the basis for more intimate conversations with your partner.

THE ABBREVIATED CONTRACT

My name:

My partner's name:

1. General statement about why we are getting married to each other with our general values and philosophy of marriage:
 - We need and want a healthy relationship and believe that we will be able to resolve difficulties as long as we are motivated to do so. Motivation is essential for sustaining a marriage.
 - In our country, society centers on the family unit. Functional families are therefore the foundation of our communities. Successful marriages enable functional families.
 - Childbearing is only the beginning of family life. After the time of childbearing has passed, couples still must nurture their children and each other. Remarriage forms blended families that must nurture stepchildren; whether they are very young, adolescents, or even adults, children like continued nurturing.
 - We love and value each other. We each have knowledge of failed marriages. A sound, lasting marriage is still very appealing to each of us in spite of this. We feel that our children and we would benefit from the nurturing that we need and that this marriage would provide.
2. A description of specific behavior we plan and expect from each other in each of the following areas:

Money

- Each of us is entering the partnership free from debt. We plan to have a joint bank account.
- We will save for retirement the first 10% of our gross earnings plus interest in 401Ks at our places of employment. We plan to save an additional 5% for a mutually agreed-upon annual vacation planned together in advance, and to save another 5% of gross earnings for emergencies and, if not needed, for a mutually planned expenditure.
- Taxes, property payments, utilities, food, property maintenance, transportation, insurance payments and church contributions will come from the joint bank account.
- We will mutually agree upon any loans or donations to friends or relatives before offering to the person in need.

Sex

- We agree that monogamous intimate relations between a married people are essential for trust. We will try to understand and respect the sexual desires of each other.

- We agree upon frequent sex for mutual enjoyment and fulfillment, and agree not to use it as a power play in the marriage.

Careers

- We agree that beyond financial necessity, careers provide healthy ego and social satisfaction.
- We will maintain present careers and will mutually decide and support any future career changes.

Children

- We agree to accommodate resident and non-resident children. We have agreed to accept each other's children.
- Duties and responsibilities for each blended family member are to be mutually planned and communicated to the children.
- We have also agreed to allow children, regardless of age, to spend time alone with the natural parent when needed. We will try to understand extra nurturing given by the natural parent.

In-laws

- We have agreed to accept and respect our in-laws.
- We will alternate with families each year in order to keep up family traditions of participation in holiday dinners.
- We will attend birthday parties, weddings, funerals and other special occasions as a couple when possible.

Residences

- We plan to agree on a principal residence in the community of the husband's career.
- If one of us should decide upon a career change, we will collaborate on a choice of residence.

Friends

- We agree to accept each other's friends, and have already accepted our friends of the past. Time and activities will be mutually planned and agreed upon.
- We'll each respect best friends of the other and allow for time alone with them when needed.

Recreation

- We have agreed to mutually plan and share vacations and other times of recreation.
- If a partner wishes to plan recreation with children alone, it will also be mutually agreed upon.

Religion

- We have different faiths but believe in the basic tenets of our respective religions; we will respect the beliefs of our partner.
- We have agreed to participation to some degree in our partner's religious tradition, and each expects reciprocation.

General Problem-Solving Techniques

- We have agreed to open discussion for at least ten minutes as problems surface to initiate steps toward resolution. Then, individual contemplation for at least one hour before returning to open discussion.
- If this cannot be sustained, the discussion will be postponed for twenty-four hours, and then restarted. If this fails, outside counseling should be initiated.

Signed: Partner 1 _____ Date: _____

Partner 2 _____ Date: _____

THE ORIGINAL UNEDITED CONTRACT

My name:

My partner's name:

1. General statement about why we are getting married to each other with our general values and philosophy of life:
 - 1.1. John and I agree that humans are sexually divided, requiring physical union for simple procreation. We believe that the human race requires something beyond propagation for its survival. Marriage, whether formalized by ceremony and tradition or not, is an acknowledgment of this broader perspective.
 - 1.2. Humans feel and think. Emotion is woven into every relationship between people, coloring them positively or negatively. We need the reassurance of healthy relationships, but sometimes bad ones assault us. We even have bad moments within good relationships, but fortunately are able to resolve difficulties as long as we are motivated to do so. Motivation is essential for sustaining a marriage.
 - 1.3. Humans are gregarious. Conformity to at least some degree is necessary for harmonious existence within our society. In our country, society revolves around the family unit. Functional families are therefore the foundation of our communities. Successful marriages (and re-marriages) enable (and re-enable) functional families.
 - 1.4. Childbearing is only the beginning of family life. After the time of childbearing has passed, couples still must nurture their children and each other. Remarriage forms blended families that must nurture stepchildren; whether they are very young, adolescents, or even adults, children like continued nurturing. Unfortunately, time for establishing relationships with stepchildren is compressed. These relationships can start off shallow and fragile and remain that way. Motivation to sustain a re-marriage and a blended family unit is absolutely essential.
 - 1.5. We love and value each other. We have each experienced a failed marriage. A sound, lasting marriage is still very appealing to each of us in spite of this. We feel that our children and we would benefit from the nurturing that we need and that a marriage would provide.
 - A. Mary: I am getting married to John because I love and value him and the time I share with him. He is intelligent, honest, loving, respectful, witty, helpful and a good sexual partner for me.
 - B. John: I am getting married to Mary because I love her and I believe she can help fulfill my needs. I recognize the need within myself to have a reassuring, loving, sexual relationship with the woman I love. I also feel a need to nurture my own children from a previous marriage and feel that marriage to Mary would improve my capacity for this. Fulfillment is not possible for me without marriage.

2. A description of specific behavior we plan and expect from each other in each of the following areas:

2.1. Money

2.1.1. Each of us is entering the partnership free from debt.

2.1.2. We have agreed to save for retirement the first 10% of our gross earnings plus interest in 401Ks at our place of employment.

2.1.3. We plan to save an additional 5% for a mutually agreed-upon annual vacation planned together in advance, and to save another 5% of gross earnings for emergencies, and, if not needed, for a mutually planned expenditure.

2.1.4. We plan to have a joint bank account.

2.1.5. We each plan to have a personal cash supply of \$100 before deposit in the joint bank account. This cash will be to spend as each wishes for hobbies, luxuries, small donations or gifts, or to save for future use.

2.1.6. Taxes, property payments, utilities, food, property maintenance, transportation, insurance payments and church contributions will come from the joint bank account.

2.1.7. Any loans or donations to friends or relatives will be mutually agreed upon in advance before being offered to the person in need.

2.2. Sex

2.2.1. We agree that monogamous intimate relations between married people are essential for trust.

2.2.2. Birth control arranged via vasectomy.

2.2.3. We will try to understand and respect the sexual desires of each other.

2.2.4. We agree upon frequent sex for mutual enjoyment and fulfillment, and agree not to use it as a power play in the marriage.

2.2.5. We agree to keep our sexual relationship private and not discuss it casually outside the relationship.

2.3. Careers

2.3.1. We agree that beyond financial necessity, careers provide healthy ego and social satisfaction.

2.3.2. We will maintain present careers and mutually decide and support any future career changes.

2.4. Children

2.4.1. We agree to accommodate resident and non-resident children.

- 2.4.2. Duties and responsibilities for each blended family member are to be mutually planned and communicated to the children.
- 2.4.3. We have agreed to accept each other's children.
- 2.4.4. We have also agreed to allow children, regardless of age, to spend time alone with the natural parent when needed.
- 2.4.5. We will try to understand the extra nurturing given by the natural parent.

2.5. In-laws

- 2.5.1. We have agreed to accept and respect our in-laws.
- 2.5.2. We will alternate with families each year in order to keep up family traditions of participation in holiday dinners.
- 2.5.3. We will attend birthday parties, weddings, funerals and other special occasions as a couple when possible.

2.6. Residences

- 2.6.1. We plan to agree to a principal residence in the community of the husband's career.
- 2.6.2. If one of us should decide upon a career change, we will collaborate on a choice of residence.

2.7. Household Duties

- 2.7.1. We agree to mutually plan and share all household duties. *[College instructor's note: This should be spelled out in greater detail and as specifically as possible]*

2.8. Friends

- 2.8.1. We agree to accept each other's friends, and have already accepted our friends of the past.
- 2.8.2. Time and activities will be mutually planned and agreed upon.
- 2.8.3. We'll each respect best friends of the other and allow for time alone with them when needed.

2.9. Recreation

- 2.9.1. We have agreed to mutually plan and share vacations and other times of recreation.
- 2.9.2. If one partner should wish to plan recreation with children alone, it will also be mutually agreed upon.

2.10. Religion

- 2.10.1. John is Protestant and I am Catholic.

2.10.2. We believe in the basic tenets of our respective religions, but are tolerant of and will respect each other's beliefs.

2.10.3. We have agreed to participation to some degree in each other's religious tradition, and each expects reciprocation.

3. General Problem-Solving Techniques

3.1. We have agreed to open discussion for at least ten minutes as problems surface to initiate steps for resolution. Then, individual contemplation for at least one hour before returning to open discussion.

3.2. If this cannot be sustained, the discussion will be postponed for twenty-four hours, and then restarted. If this fails, outside counseling should be initiated.

Signed: Partner 1: _____ Date: _____

Partner 2: _____ Date: _____

Best Practice # 9 - Meetings and Retreats

“Life is what happens while you’re busy making other plans.”

- John Lennon, singer, musician, artist and writer

CHECKLIST FOR A PURPOSEFUL COUPLE MEETING

Certain techniques for running an effective meeting can be applied to your formal couple meetings, as follows:

- Write an agenda.
- Estimate the amount of time you’ll need to talk about any given topic on the agenda.
- Describe the outcome you need when covering each agenda item.
- Write down the decisions made and actions to take.
- Keep the discussion focused on agenda items only—do not pad the meeting with other items unless there is mutual agreement.
- Don’t ambush—discussing problematic behavior is best set aside for a single-item meeting.
- Be sure to start and end the meeting on time.

One last suggestion: no multi-tasking allowed. Multi-tasking typically means doing several things at the same time, poorly.

In addition, if it’s not already part of your job description, consider rotating the “facilitator” role so each of you takes responsibility for making these meetings valuable. See below for a sample agenda.

Sample Agenda: Monthly Couple Information Meeting
Jenny’s Topics
1. Kids’ activities—5-7 minutes—need to agree which sports to support and how to integrate them into the family’s overall schedule.
2. Bill payment—2 minutes—make the final decision to switch to online bill payment.
3. Vacation plans—10 minutes—present the latest information about the beach vs. mountain trip, costs, accommodations, dates, etc.
4. Business trip—5 minutes—discuss conflicts with daughter’s upcoming recital.
5. Gift-buying—2 minutes—decide what to buy for my brother’s birthday.

Steve's Topics
1. Weekend chores—3 minutes—determine the priority of the “honey do” list.
2. Investment planning—2 minutes—set the meeting with the estate-planning attorney.
3. Car maintenance—5 minutes—decide what to do while the SUV is in the shop.
4. Upcoming house projects—10 minutes—present the estimated budget for the added deck and patio area; report the latest on permit hassles with the city.
5. Business trip—5 minutes—discuss conflicts with weekend softball game.

To keep meetings useful, occasionally take a few minutes at the end to evaluate their effectiveness. Are they too far apart, not long enough, the wrong time of day, irrelevant, meaningful, productive? Don't be afraid to make adjustments to ensure the meetings remain of value to you both.

You can add intimate touches, too. Start or end each meeting with a prayer or a positive life experience each of you have had since the last meeting. Or you could spontaneously give a praising message to each other. The key is to make the meetings something you look forward to each time. Consider developing your agenda below.

Agenda: Monthly Couple Meeting	
<i>1st Partner's Topics</i>	<i>Time Needed</i>
<input type="checkbox"/>	

<i>2nd Partner's Topics</i>	<i>Time Needed</i>
<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	

RETREAT AND RECHARGE!

If meetings are about the day-to-day business of your relationship and family (like the objectives in each dimension of your relationship or the tasks in your job description), a retreat is a once or twice a year getaway to fully reevaluate and refuel your relationship. It is truly a retreat from your daily life and should be both positive and productive.

Planning considerations

- ✓ Marital retreats do not happen at the kitchen table or over email. They do not happen in the car on the way home from work. A retreat is a special time to go away and just be with one another. Maybe you can find a special in the newspaper for a local hotel and spa, or maybe you'd prefer to camp out in the wilderness.
- ✓ If you have an annual vacation, there might be time during that break to have your retreat. Send your kids to the children's camp for the day! All you need is your vision statement, brand logo, objectives, job descriptions, performance feedback and each other.
- ✓ You need to have a few large, dedicated blocks of time to cover a prepared agenda: revisiting and reevaluating the vision and objectives, getting an update on the family's financial picture and other long-term issues appropriate to your life.
- ✓ No matter where you go for your retreat, make sure you have a block of time where no one will bother you, except perhaps for a waiter delivering room service.

- ✓ At some time during the retreat, remember to schedule a formal “performance feedback” meeting and a discussion about your compensation and benefits. In addition, this is the time to verify with your partner that you’re still investing in the relationship by fulfilling the roles in your job description and that you’re feeling sufficiently gratified by what you’re receiving in return.
- ✓ If you must stay at home for your retreat, keep two important factors in mind: *you must send the kids away for the day and turn off the televisions, phones and all the other distractions of your normal daily life.* Try to create a different atmosphere in your home that does *not* include doing dishes or returning email.
- ✓ Evaluate the retreat to ensure it was helpful and a worthwhile investment in your relationship. Balance the “fun” and “work” sides of this valuable time away. If you need to modify things for next year’s retreat, do so. Practice makes perfect!
- ✓ I also encourage you to play and have fun between the big blocks of dedicated retreat time, especially if you engage in team-building efforts like snorkeling, couples massage, golfing, lovemaking and so on.
- ✓ Most of all be sure to enjoy your time alone, and be romantic. Watch the sunset, take long walks, sit together in silence gazing at the ocean, and talk—I mean, *really* talk. The goal of your relationship (and this Workbook) is for you to reach a level of intimacy with your partner that brings together the best of friendship and an ever-deepening love.

The After Word

Dual-Income Couples Work/Life Balance Research: Highlights

As part of my dissertation research, I studied how marital satisfaction of dual-income couples affected their commitment to their employers. I present here a summary of my findings as further evidence of the need for a new model for relationships, as described in *The Business of Love*.

Key workplace trends

- The emphasis on corporate performance has resulted in rapid outsourcing of all but mission-critical jobs, only to have the same employees return as part-time contractors or consultants.
- Decades of mergers, acquisitions, layoffs, bankruptcies, off shoring and outsourcing have shattered employment security and worker commitment.
- A strong sensitivity to quality of work issues has developed due to the aftermath of 9/11 and the hurricanes of 2005, as well as the Baby Boomer and Gen-X generations' heightened concerns of divorce, child rearing and elder care.

The Dual-Income Marital Response

Recent studies reveal a very troubling trend regarding dual-income couples and their levels of commitment to their employers. Their response is, in part, to protect their marriages and spend more time on family activities. "Many of today's best and brightest employees are lowering their career expectations, cutting back on their work hours and actively disengaging from the demands of their jobs despite employers' best efforts to be sensitive, responsive and family-friendly."

- 75% of dual-income employees are scaling back career expectations and commitment to work.
- 1 in 3 dual-income employees is placing fixed constraints on the number of hours he/she will work.
- Of 384 Fortune 500 companies with paternity leave, only 9 organizations have received a single request for that benefit.

Overview of the Research

The following illustrate some of the more significant findings from studies on dual-income couples.

1. Couples are eliminating their previous commitments to career advancement in favor of a quality lifestyle featuring fewer and less intrusive interferences from work, and the majority of couples are not pursuing two high-powered careers.
2. Most dual-income couples are now consciously redefining how they measure success by actively pursuing a reduced career strategy.
3. Couples with young children refuse to take new jobs or a promotion because it would involve too much travel or a relocation that would disrupt their children's lives or their spouse's career.
4. Growing numbers of dual-income couples elect to use a one-career, one-job approach with one spouse (typically the husband) maintaining a full-fledged career. The other spouse remains engaged in what both partners perceived as "just a job."
5. Many couples are now placing fixed constraints on the number of hours they work and are reducing their long-term expectations for career advancement in order to spend more time with family.

6. 75% of couples are deliberately engaging in some form of scaling back of one or both sets of career expectations, and their activities involve a reduction or restructuring of their commitment to paid employment.
7. The body of research suggests that the role strain involved in the simultaneous effort to manage work and family responsibilities has become so great for many dual-income couples that one or both spouses have consciously lowered their career horizons.

The Mixed Corporate Response

Conversely, the following summarize some of the significant research findings on how employers are attempting to respond to their dual-income employees.

1. Available research on the negative spillover of work into the home indicates that supportive supervision by employers and greater flexibility and autonomy over hours of work can moderate undesirable effects.
2. Employers often expect employees to make their jobs first priority and will in turn invest in those employees who do so at the expense of family obligations.
3. Fortunately, at least some work organizations have established packages of family friendly benefits, including flexible scheduling and maternal, paternal and parenting leave.
4. Many corporate employers, however, are still resistant to accommodating the peculiar nature of the dual-income marriage. In enforcing the male model of careers, they create “tests of manhood” for married women wherein allowing a child to disrupt one's career means failing the test.
5. There is strong evidence that working parents are attracted to organizations that offer a balance between work and family responsibilities.

The Actual Corporate Results

The following are examples of the realities that are occurring as organizations attempt to respond to their employees in dual-income marriages. While their intentions may be positive, most corporate executives are deceiving themselves if they think that family-friendly programs and policies are improving employee commitment or are worth the return on the investment.

1. Given the value attached to organizations that emphasize quality of work and a professed interest in family-friendly benefits, it's surprising to find evidence that such benefits are grossly underutilized.
2. Based upon interviews with employees of Fortune 500 companies, researchers concluded that dual-income couples frequently avoid requesting flexible scheduling and parental leave because they fear it will lower their standings for promotions or increase the likelihood of their being laid off.
3. Some employees are reluctant to take advantage of benefits because they believe it will jeopardize their careers. Even when organizations provide benefits that address work/family conflicts, a significant number of employees fear that they will appear to be less than top performers if they actually use them.
4. Given the work/family conflicts that dual-income couples currently confront and their reluctance to utilize family-friendly benefits, it's reasonable to assume that deliberate career reduction or withdrawal is likely to increase in the years ahead.

Dual-Income Couples Work/Life Balance Research: Detailed

This was a descriptive research study that involved collecting data via marital satisfaction and organizational commitment questionnaires. The study involved 25 organizations that represented the public, private and non-profit sectors. The main question that guided the study was:

What was the relationship between employees' degree of marital satisfaction and their commitment to their current employer?

The relationship between employee and employer is changing at an unprecedented rate and intensity. Concurrently, today's families must cope in a dynamic environment where the definition of "family" has undergone a permanent transformation. In a single generation, dual-income marriages have gone from being rare to being the norm. These dual-income couples face the typical pressures that affect any marriage, as well as a unique set of challenges never faced by any other generation in U.S. history.

This study, along with many others, reveals a very troubling trend among dual-income couples and their level of commitment to their employers. Their response is, in part, to protect their marriages and spend more time on family activities. For these reasons, many of today's best and brightest employees are lowering their career expectations, cutting back on their work hours and actively disengaging from the demands of their jobs despite employers' best efforts to be sensitive, responsive and family-friendly. 1 in 3 dual-income employees are placing fixed constraints on the number of hours they will work and 75% of dual-income employees are scaling back career expectations and commitment to work.

It's no coincidence that at the same time, the national marriage rate has dropped 43% in the past 4 decades and, based on some estimates, nearly 1 in 2 marriages fail. In response, many couples are eliminating their previous commitments to their employers in favor of a quality lifestyle featuring less interference from work; this means placing fixed constraints on the number of hours they work and reducing disruption in their children's lives by taking a one-career, one-job approach.

This is happening at a time when human resource professionals are struggling with developing appropriate and sustainable strategies to deal with an ever-tightening labor market. Corporate response is mixed at best, and despite many high profile attempts to implement an array of family-friendly policies, the actual practice of being family-friendly often fails to achieve meaningful changes in the organization's culture.

Despite claims to the contrary, employees believe that their employers expect them to invest in their jobs first and minimize the intrusion of family obligations. Available research on the negative spillover of work into the home indicates that undesirable effects can be moderated by supportive supervision from employers and by providing employees with greater flexibility and autonomy over hours of work. Yet many employers are resistant to accommodating the peculiar nature of the dual-income couples and many employees believe that allowing children to disrupt work means diminished career options.

Fortunately, some companies have established packages of family-friendly benefits, including flexible scheduling and parental leave. These benefits, however, are less to accommodate the unique needs of dual-income employees and more a recruiting tool. There is clear evidence that working parents

are attracted to organizations that offer a balance between work and family responsibilities, but once again, there is often a significant gap between policy and practice. While their intentions may be positive, many corporate executives are deceiving themselves if they think that family-friendly programs and policies are improving employee commitment or are worth the investment.

It's easier to focus on a company's external family-friendly rankings than it is to make the substantive organizational changes required to turn policy into actual practices. Human resource executives routinely compete for top rankings in an ever-growing number of corporate contests: "100 Best Companies to Work For," "50 Best Small & Medium Companies to Work for in America," "100 Best Companies for Working Mothers," "Top 50 Companies for Diversity," "Best Companies for Women of Color," "50 Best Companies for Latinas," or the "Best Employers for Workers Over 50." There's even a listing for the "Best Places to Work in the Federal Government."

While pursuing such recognition is not inherently wrong, it is a flawed strategy. If the practice of being family-friendly is ever to become an engrained part of an organization's culture, the employees should be doing the ranking. Top marks as a family-friendly company may ensure a steady flow of dual-income job seekers, but without establishing a true family-friendly culture, these same individuals will quickly realize that the policy does not translate to practice and will feel deceived.

Nationwide, over 70% of mothers with children under 18 hold down paying jobs, as do over half of the mothers with children under a year old. Every one of them had to face that emotionally wrenching return to the workplace after maternity leave, mostly out of economic necessity. Many working mothers employed by Fortune 500 companies frequently avoid requesting flexible scheduling or parental leave because they fear that this will lower their standing for promotions or increase the likelihood of their being laid off.

Perhaps most indicative of the gap between family-friendly human resources policy and practice is that 384 of the Fortune 500 companies extended some type of paternity leave to their male employees, yet in total only nine of those companies received a single request for this benefit. Most male employees are reluctant to take advantage of any family-friendly benefits because they believe it will jeopardize their careers. Even when organizations provide benefits that address work/family conflicts, a significant number of employees fear that they will appear to be less than top performers if they actually use them.

This and other studies are creating a better understanding of how family-friendly human resource policies and practices can affect marital satisfaction of dual-income workers. In turn, this can increase the commitment of these employees as measured by their motivation, contribution, energy, time and productivity. The results provide insight into key workplace trends that are creating unprecedented challenges for corporate executives in terms of finding and keeping talented employees in a dynamic business environment.

Enlightened executives are in a unique position to examine the real value of their existing family-friendly policies and develop innovative strategies that positively affect their employees, rather than simply competing for rank in a popularity contest. They could identify family-friendly benefits that are meaningful, worth the investment and actually used by employees. Human resource executives will have a competitive advantage in attracting the best and brightest workers who are equally committed to family and career, if they have an employer who supports both.

Additional research is necessary to explore fully the relatively unstudied relationship between employee commitment and marital satisfaction of dual-income couples. The currently available data has not produced clear findings about the strength of that relationship, whether it is positive or negative or the influence of demographic and job-related variables upon the relationship.

Additional research could provide a meaningful addition to the existing data about dual-income families in general, and to data on the relationship between marital satisfaction and organizational commitment in particular. Also, there appear to be few studies that assess the influence of demographic variables such as gender and age upon the strength of the relationship between marital satisfaction and organizational commitment. This type of research may also be useful in determining the value of current family-friendly work policies, in modifying those policies to reduce work/family conflict, and in identifying those workers who are most likely to benefit from family-friendly policies or those who might suffer most from their absence.

Finally, additional research into the various theories about the implications of work/life balance might lead to the development of a new understanding about the evolving work/family facilitation model. Unlike most previous research that assumes work and family are in conflict, the facilitation model views them as complimentary. Previous models were predisposed to view the new phenomena of dual-income couples as negative. The explosion of dual-income couples in the past few decades was seen as disruptive and in contrast to the traditional family with one parent, usually the mother, not working outside the home. Now, however, more study is necessary to gauge the long-term influence on work and family since dual-income couples have become the norm in our society and in the workforce.