

# The Marriage Manual And Relationship Guide:

*Developed by over 50 couples, half of whom had failed in their relationships and learned from that and half of whom had succeeded in their relationships.*

Revision 9

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Of all the decisions you make in your life, few are as important as who you choose to marry or live with. Make a bad choice and you can spend your days and nights mired in unhappiness or consumed by anxiety or depression, conditions that not only rob your mental health but undermine your physical health as well.

You might be consigned to economic instability or subjected to physical or verbal abuse. Or you might find yourself struggling as a single parent. The consequences of a poor choice, and of marital dissatisfaction or even disruption, are far-reaching, extending even to the next generation.

So, do yourself a big favor and make sure you choose a mate wisely. Yes, you need some basic relationship skills like communication, problem solving and conflict resolution.

But, you also need a partner who's willing to engage in all of them with you and create what most of us want more than anything -- a sense of closeness to someone else.

There is, ladies and gentlemen, a science of mate selection, as it's known in the psych biz. Relationships are not mysterious entities that enter your life through a magical flash

of lightning sometimes called “chemistry.” That, folks, has nothing to do with the ability to form an enduring bond.

Love isn’t blind at all. Healthy relationships are in fact built on love, trust, commitment, intimacy and attachment.

Step One: You meet someone you like -- and, importantly, someone who demonstrates unquestionably that feelings are mutual. Then what you need to do, contends psychologist John Van Epp, is to pace the growing closeness so that you have the opportunity to explore the attitudes and behaviors that foretell the future. Time is an important factor in this.

As you grow to know someone, says Van Epp, you determine what you can and can’t trust. You also rely on him/her to meet certain needs. As time goes by, you develop some level of commitment. And finally, in a romantic relationship, there is sexual chemistry, which prompts touch.

These are the five bonding forces that form the glue of your relationship, he stresses. And, here’s the catch -- they must grow together in a balanced way. You must keep your heart and your head in harmony. So you never let one of the five forces too far ahead of your progress in any of the others

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A relationship begins with knowing someone, and the state of what you know controls the other dynamics. Your knowledge of someone grows with mutual self-disclosure and diverse experiences together, shared together over time. It's important to see the way your partner functions in a variety of settings -- with friends, with family, with bosses and coworkers, with strangers, with children.

There are five crucial areas to deeply explore and come to know during the dating process:

- Family background and childhood dynamics.

- Attitudes and actions of the conscience and maturity.

- The scope of your compatibility potential.

- The examples of other relationship patterns.

Strength of relationship skills. These are the areas that best predict what a person will be like as a spouse and parent. Using this approach, Van Epp insists, you can follow your heart without losing your mind.

### ***Conflicts in the Relationships***

Have you ever had a disagreement or misunderstanding with your spouse? If you're truthful, the answer will most certainly be "Yes!". Conflict in relationships is inevitable. Even the best relationships experience conflict from time to time. The key to success in relationships is how couples handle their conflicts and differences.

Some typical issues that often spark conflict in relationships are:

**Money**—regardless of how much money a couple has, it is often the biggest source of marital conflict. It's important for spouses to discuss their values and feelings about money so each partner can try to understand the other. Working out a budget and planning finances usually require negotiation and compromise, but they are important tasks that help couples set priorities and goals for the future.

**In-laws**—are usually most problematic in the early years of a relationships. In-law issues can trigger conflict within the entire family. Spouses can deal with in-law problems by sharing their feelings and discussing what kind of relationship they want with their in-laws. Expressing negativity about in-laws usually just makes things worse.

**Sex**—this is an emotional issue and many spouses are afraid of getting hurt or rejected by their partners so they avoid discussing their feelings about sexual issues. In order for couples to resolve conflicts about sexual matters, it is crucial that they communicate directly, specifically and lovingly about their needs.

**Child-rearing**—is a time-consuming task that requires huge amounts of energy. Husbands and wives often have conflicting views on how to parent, based on how they were raised. Whatever decisions and rules parents make, it's important that they are united in front of the children. Otherwise, kids will learn to play one parent off the other, which contributes to further conflict in the relationships.

It's important to remember that if conflict and negativity are unresolved, that the good aspects of a relationships usually diminish. Although some conflict is unavoidable, it is critical for spouses to manage their differences in constructive ways in order for the relationships to be healthy.

About half of all relationships in the United States end in divorce. It is obvious that many people do not get married and live "happily ever after." However, relationships continues to be an important goal for most Americans. In fact, over 90 percent of adults

will get married at least once in their lifetime. Most spouses start out full of hopes and dreams and are truly committed to making their relationships work. Yet as the reality of living with a less than perfect spouse sets in and the pressures of life build, many individuals feel less romantic and do not find as much satisfaction in their relationships. All relationships change over time. But with hard work and dedication, people can keep their relationships strong and enjoyable. How is it done? What does it take to create a long-lasting, satisfying relationships?

A volume of research indicates that most successful relationships share some key characteristics. This guide will explore these in detail. It will also focus on marital conflict and the skills needed to handle it effectively. Finally, the guide will discuss ways that spouses can strengthen their relationships.

### ***Characteristics of happy and satisfying relationships***

Consider the positive aspects of your relationships. What are you doing that works well and brings you and your spouse joy and happiness? If you have a satisfying relationships, chances are that your relationship has high levels of positivity, empathy, commitment, acceptance, love and respect. These are some of the characteristics that researchers have found to be common in successful relationships. Let's look at each of these factors.

#### **Positivity**

John Gottman, one of the nation's leading experts on marital relationships, has found that the main difference between stable and unstable relationships is the amount of positive thoughts and actions spouses engage in toward each other. Through careful observation of hundreds of couples, he has come to the conclusion that successful spouses have far more positive than negative interactions. If there is too much negativity — criticizing, demanding, name-calling, holding grudges, etc. — the relationship will suffer. However, if there is never any negativity, it probably means that frustrations and grievances are not getting air time and unresolved tension is accumulating inside one or both partners. The key is balance between the two extremes. There are many ways to foster positivity in a relationships. Being affectionate, truly listening to each other, taking joy in each other's achievements and being playful are just a few examples of positive interactions that help make relationships successful.

#### **Empathy**

Another characteristic of happy relationships is empathy. Empathy means understanding a person's perspective by putting oneself in his or her shoes. Many researchers have shown that empathy is important for relationship satisfaction. People are more likely to feel good about their relationships and spouse if their partner expresses empathy towards them. Husbands and wives are more content in their relationships when they perceive that their spouses truly understand their thoughts and feelings.

#### **Commitment**

Successful relationships involve both spouses' commitment to the relationship. When two people are truly dedicated to making their relationships work, despite the unavoidable challenges and obstacles that come, they are much more likely to have a relationship that lasts. In most Western cultures, individualism is highly valued. Individualism focuses on the needs and fulfillment of the self. Being attentive to one's own needs is important, but if it is not balanced by a concern for the needs of others, it

can easily lead to selfishness in relationships. Husbands and wives who only focus on themselves and their own desires are not as likely to find joy and satisfaction in their relationships. However, when spouses are committed to investing in their relationships and are willing to sacrifice some of their own preferences for the good of the relationship, they usually have high-quality relationships.

### **Acceptance**

One of the most basic needs in a relationship is acceptance. Everyone wants to feel valued and respected. When people feel that their spouses truly accept them for who they are, they are usually more secure and confident in their relationships. Often, there is conflict in relationships because partners cannot accept the individual preferences of their spouses and try to demand change from one another. When one person tries to force change from another, he or she is usually met with resistance. However, research has shown that change is much more likely to occur when spouses respect differences and accept each other unconditionally. Basic acceptance is vital to a happy relationships.

### **Mutual love and respect**

Perhaps the most important components of successful relationships are love and respect for each other. This may seem very obvious — why would two people get married who did not love and respect each other? The fact is, as time passes and life becomes increasingly complicated, the relationships often suffers as a result. It is all too easy for spouses to lose touch with each other and neglect the love and romance that once came so easily. It is vital that husbands and wives continue to cultivate love and respect for each other throughout their lives. If they do, it is highly likely that their relationships will remain happy and satisfying.

### **Managing conflict**

Have you ever experienced a disagreement, difference of opinion, or misunderstanding with your spouse? If you answer truthfully, the answer will almost certainly be, "Yes, of course." Conflict in relationships is inescapable. All marital relationships — even the best ones — will experience at least some conflict from time to time. However, many people are successful and happy in their relationships, despite the conflicts that arise. The key to their success is how they handle their conflicts and disagreements. This section will explore many issues related to conflict, such as common areas of contention in relationships, gender differences in communication styles, and the importance of proper management of conflict. It will also discuss skills for handling conflict and how to solve problems in relationships.

### **Common areas of conflict**

Although all relationships are different, spouses frequently experience several common areas of conflict. Here are brief descriptions of some typical issues that spark conflict in relationships.

#### **Money**

Regardless of the amount of money a couple has, it is often the biggest source of marital conflict. Husbands and wives often have very diverse ideas about how money should be handled because they have experienced different family values and goals regarding money. Potential disagreements about money include how to spend it, how much to save and who should be responsible for paying the bills. It is important for spouses to discuss their values and feelings about money so each partner can try to understand the other. Constructing a budget and financial planning often require negotiation and compromise,

but they are important tasks and aid spouses in identifying their priorities and goals for the future.

### **In-laws**

Conflicts over in-laws are usually most problematic in the first years of relationships. A common issue that arises is one partner feeling that his or her in-laws are too critical or intrusive. Husbands and wives may disagree about the length and frequency of their parents' visits. Some people may also feel that their spouse is too dependent upon his or her parents. All of these in-law issues can trigger conflict within the family. Spouses can deal with in-law problems by sharing their feelings and discussing what kind of relationship they would like with their in-laws. It is important to avoid being accusatory and speaking critically of one's in-laws, especially during such talks. Expressing negativity towards in-laws tends to worsen the situation because it alienates spouses from each other and promotes defensiveness.

### **Sex**

Sex is an emotion-filled issue and many spouses are afraid of getting hurt or rejected by their partners in this area. Thus, people frequently avoid discussing their feelings and expectations about sex. Even when partners do talk about sexuality issues, they are often embarrassed and speak indirectly about their feelings. These patterns can lead to conflict in the marital relationship. Difficulties with sex often reflect problems in other areas of the relationships as well. In order for couples to resolve conflicts about sexual matters, it is crucial that they communicate directly and specifically about their needs and desires. Many people feel very vulnerable in this area, so it is important that the discussion be done in a gentle, loving manner.

### **Children**

Child rearing is a time-consuming task that requires huge amounts of energy. It's easy for spouses to become frustrated with each other over this issue. Husbands and wives often have conflicting views about how to parent because they were raised differently. Agreement about the best way to raise children may not always be possible, so it is necessary that spouses learn to compromise and negotiate in this area. Whatever decisions and rules parents make, it is important that they be united in front of their children. Otherwise, the children will learn to play one parent off the other, further contributing to marital disharmony.

### **Gender differences in conflict**

Due to a combination of social and biological factors, men and women have different styles of interacting and handling conflict. Women raise concerns and problems far more often than men do. Men are more likely to avoid conflict and downplay the strong emotions that they feel inside. When men close down and suppress their feelings, women often become more insistent that they discuss the issues that have been raised. At this point, however, men only want to withdraw further. These different ways of interacting can lead to frustration and misunderstandings.

In order to overcome frustration with communication styles, it is essential that both husbands and wives improve their methods of dealing with conflict. Wives need to make sure that they bring up issues gently and in a positive, non-confrontational manner. A soft, gentle approach in introducing a topic for discussion usually has a greater chance of leading to a satisfactory solution for both partners. Husbands need to respond to their wives' concerns and complaints in a respectful manner. They can learn to recognize when their wives need to talk and take a more active role in resolving issues instead of withdrawing. It is each partner's responsibility to respect and honor his or her spouse and make an effort to communicate as effectively as possible.

## ***The importance of managing conflict well***

Although some conflict is unavoidable, it is critical that spouses manage their differences in constructive ways. There are several reasons for this. First, if husbands and wives do not handle conflict effectively, it is likely that negativity will increasingly become part of their relationship. As unresolved conflict and negativity grow in a relationships, the good aspects of the relationship often diminish and partners become disenchanted with each other. Second, research has shown that, when spouses are unhappy in their relationships, they tend to experience more physical and emotional problems than do happily married couples. People who are satisfied with their relationships even tend to live longer than those in unhappy relationships.

This finding leads to a third reason why it is important for spouses to manage their conflict well. A strong and satisfying relationships establishes a firm foundation from which spouses can function. When the quality of relationships is positive and supportive, partners can better attend to their personal responsibilities and obligations. A strong relationships also provides people with a greater opportunity to develop their personalities and talents than does an unhappy union. Although relationships requires a considerable amount of time and effort, it is crucial that partners care for their own needs and development as well. They can best do this when the relationship is warm and encouraging and they know how to handle marital conflict effectively.

Finally, it is essential that spouses practice good conflict management skills for the sake of their children. Conflict and hostility are extremely harmful to children's well-being. Many studies have shown that marital conflict leads to poor outcomes in children, such as decreased self-esteem, greater stress and anxiety, low achievement at school and behavioral problems. Conversely, spouses who support each other and have peaceful relationships are more likely to have well-adjusted, competent children. However, an unhappy relationships should not be preserved solely for the children's sake. Children in two-parent families marked by a lot of conflict often fare worse than those in families that have undergone a peaceful divorce. Whatever the situation, it is important that spouses learn to manage their disagreements effectively and control the amount of conflict in their relationship. This will help foster the well-being of themselves and their children.

### **Skills for handling conflict**

Because managing conflict is so important, it is essential that you practice certain skills that will enable you to handle conflict well. The following sections highlight some of the skills needed for dealing with differences and disagreements effectively.

#### **Open communication**

Good communication can be difficult at times — especially during conflict. People often hear a different message than what the speaker intended. There are several possible reasons for this. First, spouses are often preoccupied with their own concerns or are preparing a rebuttal and do not really listen to what their partners are saying. Second, spouses may perceive their partners' messages negatively if they are tired or in a bad mood. Finally, different styles of communicating can also result in misunderstandings. Partners can learn to communicate better by developing more effective ways of speaking and listening. It is important to take turns in a conversation so each can have the opportunity to express his or her thoughts and ideas. The person talking should focus on his own feelings and not attempt to read his partner's mind. He should also be positive and avoid making accusations or criticizing his spouse. The person listening needs to be aware of her body language. Eye rolling, negative facial expressions and crossing one's arms may signal disapproval to the person who is speaking. Even if the listener does not

agree with what her partner is saying, she needs to make an attempt to understand his viewpoint and be respectful. Showing genuine interest in someone's feelings and refraining from giving unsolicited advice go a long way in creating an atmosphere that is conducive to positive communication.

Ideas for effective marital communication

- When your spouse talks to you, try to understand what he or she is feeling.
- Give your partner both verbal and nonverbal feedback so he or she will know that you have understood what he or she meant.
- Be aware of the nonverbal messages you send when someone is talking to you, such as facial expressions or body posture. These can be very powerful!
- Refrain from voicing judgmental comments and jumping to conclusions before your partner is done speaking.
- Show respect for your spouse's perspective, even if you do not agree with it.
- Take the time to really listen when your spouse needs to talk. Doing this will help him or her feel that you value his or her opinions and ideas.
- When you need to have an important discussion, remove distractions as much as possible so you can talk with each other more easily. For example, take a walk outside in order to get away from the telephone or talk in your bedroom where the children will not interrupt.
- Communicate clearly and directly so your partner will have a greater opportunity to understand you.
- When you are speaking, focus on expressing your own feelings, not trying to guess what your partner is thinking.

### **Controlling negative thoughts**

The way a person treats others usually reflects the kinds of thoughts he or she has about them. This pattern holds true for spouses, especially during times of conflict. When partners focus on each other's shortcomings and weaknesses, they often fall prey to having negative thoughts about each other. This negative thinking makes it more likely that they will treat each other unkindly.

Suppose a wife comes home from work at the end of a long, hard day in a bad mood. Her husband is in the kitchen making dinner and calls out, "How was your day?" Instead of responding to his question, the wife snaps at him for having left his coat and briefcase on the kitchen table. How might the husband react? If he is in the habit of thinking positively about his wife and giving her the benefit of the doubt, he may think, "She must have had a really hard day." He might stop what he is doing and give his wife his full attention so he could try to find out what is really bothering her. However, if the husband takes offense at his wife's complaint and thinks, "Here I am, cooking dinner, and all she can do is criticize me," he will be more likely to respond negatively to his wife's complaint and further escalate the conflict.

Research supports these ideas about the power of one's thoughts. Relationships researchers have determined that stable relationships have more positive than negative interactions, while the opposite is true for unstable unions. Because negative interactions are often fueled by one's thoughts, negative thinking can have a significant impact upon a relationship. Therefore, because the substance of a person's thoughts is often a powerful determinant of his actions, it is very important for spouses to control the way they think about each other. Husbands and wives can do this during times of conflict by focusing on the troublesome issue instead of their partner's flaws. By keeping their feelings about the issue and their spouse separate, it is more likely that they will manage conflict better and have a healthier relationship.

### **Forgiveness**

Because there will be hurt feelings and conflict from time to time in every relationships, it is very important that spouses forgive each other when arguments and disagreements occur. Forgiveness enables partners to stay emotionally connected and keep their relationships positive. If people want their relationships to grow and become stronger, they must be willing to forgive their spouses whenever necessary. When spouses do not forgive each other, remain bitter and hold grudges, they often experience physical and emotional problems. Thus, forgiveness is important to the individual health of each partner as well as to the health of the relationship!

### **Problem solving**

All couples will encounter problems in their relationships that will require problem solving skills. At these times, it is very important that the spouses work together as a team, instead of insisting on their point of view and working against each other. It is crucial to understand problems before attempting to solve them. Problem solving is a much smoother process when spouses have discussed the issue thoroughly and each partner feels understood. Surprisingly, research has shown that after a good discussion about a troublesome issue, most people are so satisfied that there is no need to come up with a solution to the problem. Usually, people just want the opportunity to express themselves and feel as if they have really been understood.

Of course, many problems still need to be resolved, even after open, productive discussion. Markman, Stanley and Blumberg, a team of prominent relationships researchers, have identified an effective process for solving problems.

- It helps to set a specific time to work on the problem so that partners can mentally and emotionally prepare. During the meeting, spouses should think of as many solutions to the problem as possible, ruling out nothing until all possible solutions have been presented.
- The next step is to choose the solution, or combination of solutions, that will best solve the problem. It is likely that negotiation and compromise will be necessary at this step of the problem solving process.
- After testing the chosen solution for an agreed upon length of time, it is important for spouses to discuss the solution and whether the problem is being solved adequately. If not, adjustments should be made.

Not every issue that arises will require such an extensive problem solving process, but these steps can help couples solve their problems in a calm, controlled manner.

### **Changing oneself first**

It is common for husbands and wives to overlook their own weaknesses and focus instead on the faults of their spouse. In some relationships, one person feels that his or her partner is the cause of their marital problems and the only one who really needs to change in order for the relationship to improve. This may occasionally be true. However, in the vast majority of relationships, both partners make a contribution to the conflict and problems that arise.

It is crucial that spouses realize that the only person's behavior they can control is their own. In relationships, it is typical for partners to become annoyed or irritated with what they perceive to be their spouses' personal shortcomings, unusual habits and weaknesses. For example, a wife may feel upset because her husband arrives home from work late on a regular basis. Or, the husband may resent how his wife cuts him off in the middle of conversations. Frustration over shortcomings such as these often builds over time, motivating people to insist that their partners change. However, people usually end up

discovering that their demands are not granted and their efforts to change their partners have failed.

Instead of trying to compel each other to change, it is more effective for partners to honestly assess themselves and think about what they can do to make the relationship better. Considering the contributions they make to disagreements and trying to overcome their own weaknesses will accomplish far more than dwelling on their spouse's faults.

**When husbands and wives stop trying to change each other and instead shift their attention to improving their own behavior, they will likely be more content, even if their partner continues to do the things that they do not like**

When spouses choose to make changes in themselves first, regardless of what their partner does, they are often surprised to find that the overall quality of their relationship improves dramatically. In an ideal situation, of course, both spouses continually strive to improve themselves and overcome their weaknesses. However, one spouse is often more committed to self-improvement than the other, at least for a while. Nevertheless, even if the other person does not feel a need to change himself or herself, the relationships will likely improve through the efforts of the one trying to change.

### **Strengthening the marital relationship**

Although it is important for spouses to learn how to resolve differences, having a good relationship requires more than just being able to manage conflict effectively. What else is needed to create a strong and satisfying relationship? Recent research has shown that the most satisfied spouses have relationships based on good friendship. Nurturing the positive aspects of the marital relationship on a regular basis is also important. This final section will highlight ways in which husbands and wives can strengthen their relationships, including being good friends, performing daily acts of kindness, sharing enjoyable times and creating family traditions.

### **Remain good friends**

Many people say that having a friendship with their spouse is an important goal of their relationships. Life usually becomes more complicated as relationships progress. If a marital relationship is not built upon a solid foundation of friendship, it may become more difficult for partners to stay connected over time. It is also easy for spouses to become less polite and respectful to each other as time passes because they feel more comfortable with each other. However, spouses who remain good friends throughout life usually find much more enjoyment and satisfaction in their relationship.

There are many things spouses can do to keep their friendship alive.

- Set aside a specific time each day to talk and reconnect. In some relationships, spouses stop confiding in each other and stop having stimulating discussions, only to later discover that they do not know each other very well anymore. All people change over time, and partners need to continue to learn about each other's thoughts, feelings, and ideas.
- Another way to maintain friendship in relationships is to have weekly "dates." Dates allow spouses to spend time along together, which can be especially important if they have children. Partners can also build friendship by trying to avoid conflict during "couple times," making the time spent together more enjoyable and memorable.

How to be best friends

- Talk.
- Hold hands.

- Go for walks.
- Dance.
- Play games.
- Work on a mutual project together.
- Plan little surprises for each other.
- Laugh together.
- Compliment each other often.
- Create memories together.
- Leave unexpected notes of praise.
- Develop signals that say "I love you."
- Go on a date.
- Say "thank you" for little kindnesses.
- Talk about your dreams.
- Listen to music.
- Say "I love you."
- Remember birthdays and anniversaries.
- Have a candlelight dinner.
- Go for an evening or afternoon drive.

**Adapted from Kansas State MU Extension**

### **Perform daily acts of kindness**

Another way for couples to strengthen their relationships is to express fondness and concern for each other on a daily basis. Showing kindness in little ways is important for several reasons. First, it enables spouses to increase their love for each other and become better friends. It also keeps little annoyances from being blown out of proportion, which helps the relationship stay strong. Daily acts of kindness can also promote the growth of romance in the relationships. When many people think about romance, they envision going away for a weekend to celebrate their anniversary or receiving a dozen roses. Instances such as these are certainly romantic. However, John Gottman has found that true romance is best preserved when partners frequently respect and care for each other in ordinary ways.

There is an endless variety of little things spouses can do to show thoughtfulness to each other on a daily basis. A few examples include writing love notes or sending special e-mail messages, helping each other with a project and preparing a favorite breakfast. It is important that spouses do not take for granted the power of such actions. Performing small, simple acts of kindness regularly can have a dramatic impact upon the quality of one's relationships.

### **Share enjoyable times**

Most relationships start out with a lot of emphasis on dating and having fun together. After they get married, many spouses become busier and stop making special times a priority. However, **it is very important for partners to take the time to enjoy their relationship**

Research has shown that the amount of fun time spouses spend together is a major factor in the happiness of their relationships. Sharing enjoyable times prevents people from getting bored with their relationships and helps rejuvenate them when they are very busy and preoccupied with other cares and concerns.

In order for spouses to increase the amount of enjoyment in their relationship, it is likely that they will have to deliberately plan leisure time into their schedules. Planning and

scheduling goes a long way in ensuring that the activity will actually happen and not be shoved aside by a more pressing matter. Spouses can have fun together in simple ways, such as going on picnics, taking walks, laughing together and having long talks. They can also plan more extensive times for pleasure, such as all-day outings or vacations. It does not matter what the activity is, as long as it allows both partners to relax and enjoy each other's company.

### **Create family traditions**

Observing family traditions and rituals is another way spouses can strengthen their relationships. Traditions and rituals serve many important functions in families. First, they enable husbands and wives to figure out what is important to them and their relationship. They also give meaning and predictability to relationships and families. Rituals help couples recharge themselves from the stresses of everyday life and increase the amount of intimacy in their relationships. A relationship that is marked by many traditions and rituals is often richer and more purposeful than those that are not.

There are many ways to incorporate traditions and rituals into the marital relationship.

- Having a private conversation at the end of each day is one common ritual observed by many spouses.
- Going on a weekly date is another typical relationships ritual. However, traditions and rituals can be less formal than these examples. In fact, many relationships include traditions and rituals of which the spouses may be unaware.
- Kissing each other goodbye each morning, talking on the phone during lunch and taking walks on a regular basis are all examples of less obvious rituals.
- Many spouses also have rituals connected to special days, such as Valentine's Day and wedding anniversaries.

These traditions enable them to reaffirm their love and devotion to one another. Whether traditions and rituals in relationships are simple or elaborate, they are important and give the relationship shared meaning and significance.

### ***Equal Opportunity***

Our Relationships prohibits discrimination against any individual on the basis of race, color, religion, sex, age, national origin, physical or mental disability, sexual orientation, or because of marital, parental, or veteran status. This policy extends to all rights, privileges, programs and activities, including housing, employment, admissions, financial assistance, and educational and athletic programs. Our Relationships recognizes that non-discrimination does not ensure that equal opportunity is a reality for all friends, applicants for employment, and acquaintances. Because of this, the Relationship will continue to take affirmative action to ensure that friends and acquaintances alike are treated equally during their employment and/or matriculation.

Our Relationships strongly encourages minority group members, veterans, disabled individuals, and women to apply for positions for which they are qualified and that are of interest to them.

### ***Boundary Issues:***

Using Boundary Intelligence To Get the Intimacy You Want and the Independence You Need in Life, Love, And Work, by Jane Adams, PhD:

- **Define To Ourselves and Articulate To the Other What Our Own Boundary Style Is:**
- **Identify How That Affects Ours and the other person's perceptions of priorities made and boundaries drawn in context of the relationship.**
  1. Awareness: Why? Have boundaries; why have defined or NOT defined them?
  2. Insight: understand what are our own and others' impulses, desires, and decisions are and utilize knowledge to relieve internal and external conflict between us.
  3. Intention: Why blurring of boundaries, lack of definition, how does the intention or lack of intention affect our relationship?: Develop strategy to resolve conflict: Need to compromise to share losses and future gains together for health of relationship
  4. Action: Implement Course of Action
- *Man would identify by agreed on period if he is serious*
- *Based on that, he would cease dating activities or anything else that might give impression that she is not important.*
- *Activities Include:*
- *Man would see women on an as-needed business basis in any setting that is prudent and does not violate the relationships.*
- *In event that business requires one-on-one meetings to be held in traditional office during normal business hours.*

*How this policy applies to meeting strangers in public or service providers: financial planners, real estate, friends? Employees that you would inevitably hire and inadvertently develop a crush on you*

- *Being civil and friendly is the norm.*
- *Differentiate business prospects from flirtations; If you like public flirtations, you're not ready for a truly serious relationship in my opinion.*
- *If they ask you personal questions, inquire about their boyfriend or husband, tell them you have a serious girlfriend and are happy, even if I made you miserable that day.*
- *Steer conversation away from personal chatter.*

*How Does This Policy Apply To Women He Already Knows?*

- *Communications With women, if he is serious would be business related only.*
- *Sexual suggestively or flirtatious communications, phone calls, conversations, jokes, or e-mail are out of bounds to either receive or to send.*
- *If he has been the object of this behavior by an acquaintance and they have no significant business production, he would cut them out of his social circle.*
- *He should not be in proximity of a woman whereas she would be able and close enough to touch him in a suggestive manner. (Physical Boundary)*
- *He should not be in any conversation either in the phone or in person to a point that he can be propositioned (or boundaries have not been set either with the person or in the conversation).*

## ***Pre-Nuptial Terms***

If the idea of bringing up a prenup seems uncomfortable...you are not alone. Many people carry preconceived notions (and baggage) about prenups (prenuptial agreements also known as premarital agreements). However, more and more couples are using the prenup process to stimulate important conversations about how they define and safeguard their marital union (lifestyle, roles, financial responsibility). While prenups have received a lot of public and media attention lately, many people still don't understand their value. Not convinced yet? Read on.

### **Why?**

Bringing up the subject of a prenuptial agreement can be a great way to learn more about your expectations, dreams and hopes. By starting down this communication path now, you are well on your way to creating a

mutually fulfilling partnership. Whether you have high assets or are just starting out, have children or don't, there are dozens of reasons a prenup is beneficial to you and your spouse. Here are just a few:

- To determine how you and your spouse define equality in your partnership
- To establish the value of non-monetary contributions to a relationships, such as being a stay at home spouse and career sacrifices
- To cover your pre-relationships nest egg (such as your home, pension plan, stock portfolio, or property with emotional value)
- To protect gifts and inheritances you receive
- To ensure that in the event of death or divorce, you will avoid difficult disputes over property (such as family businesses, stock options, professional degrees, licenses and practices, pension plans, and copyrights)
- To ensure that children from a prior relationships receive their intended inheritance
- To allocate any pre-relationships ownership/partnership in a business
- To protect yourself from your partners' pre-relationships debt, ie credit card debt or prior loans

#### **When?**

Sliding a prenup across the dinner table a week before the wedding is not the appropriate time to bring up this important conversation! Conversations about concerns, expectations, and responsibilities are best had early in the relationship. As your relationship gets more serious, your conversations should get more detailed and specific.

#### **Where?**

Where do you normally discuss topics important to your partnership, such as life goals, finances or family? Find or create a calm, neutral spot where you will both feel open, at ease and unpressured. Whether it's your living room sofa, an afternoon walk or a quiet dinner, you'll want to create an environment where both of you are most comfortable- mentally and physically.

#### **How?**

You've gone through the why, when, and where, now here's the "how". Even when couples understand the reasons for these relationships contracts, many aren't sure just how to initiate the discussion. Take a look at these suggestions to get you started on the "HOW".

- Openly, honestly, directly
- State your specific concerns
- Present an idea to be implemented by the two of you over time
- Invite discussion about any underlying issues that arise
- Work out your issues collaboratively

#### **Conversation starters:**

*"I believe that relationships is a fifty-fifty proposition, and I'm concerned about giving up my job to become a full-time stay at home spouse. Can we establish a principle of 50-50 sharing at the outset?"*

*"Let's talk about our future, what we both want, our lifestyles, our present and future finances. I want to make sure all our money issues are addressed and resolved in an agreement. Then we won't have them hanging over us when we get married."*

*"One thing I have to consider before I get married is my parents' business. I need to be confident that the business will remain in the family in the event the unthinkable occurs."*

#### **There's HELP!**

Need more help bringing the topic of a prenup up and having the conversation? This guide will help anyone who is looking to effectively build a strong and honest long-term relationship.

#### **Prenup No-no's**

- Springing a prenup upon your intended
- Presenting the idea of a prenup as a fait accompli
- Suggesting a prenup at the last moment
- Being overbearing or heavy handed

**REMEMBER:** Don't let a prenup fall to the bottom of your "To Do" list. The discussions you have revolving around the prenup are conversations you **WILL** have once you are married. Getting to know your partner's position on these important aspects **early** can help head-off more difficult discussions during the relationships. If you can't talk about touchy issues, it doesn't bode well for the relationships.

*We agree to sign a prenuptial agreement*

*The terms will be:*

**Notice:** This free prenuptial agreement form is provided for general informational purposes. Before you utilize any legal form you find on the Internet, you should have it reviewed by a lawyer in your jurisdiction to be sure that it meets your legal needs, and will be held valid by a court in the jurisdiction where you reside. For best results, both parties to a prenuptial agreement should be represented by counsel of their choice, the agreement should be custom-drafted to their specific circumstances and the law of the jurisdiction in which they reside, and the prenuptial agreement should be executed at least a month before the wedding date.

### **Prenuptial Agreement**

This pre-marital agreement is made on this \_\_\_\_ day of \_\_\_\_\_, 200\_\_, between \_\_\_\_\_ and \_\_\_\_\_.

Whereas the parties intend to marry under the laws of the State of \_\_\_\_\_, and wish to set forth in advance of their relationships the rights and privileges that each will have in the property of the other in the event of death, divorce, or other circumstance which results in the termination of their relationships;

Whereas the parties have made to each other a full and complete disclosure of their assets, as set forth in Exhibits 1 and 2 to this agreement;

Whereas both parties have been represented by independent counsel of their own choosing, and whereas both parties have received a full and complete explanation of their legal rights, the consequences of entering into this pre-marital agreement, and the rights they would possess were it not for their voluntary entry into this agreement; and

Whereas both parties acknowledge that they have read and understand this agreement, have not been subjected to any form of coercion, duress, or pressure, and believe this agreement to be fair and to represent their intentions with regard to their assets and to any estate that shall result from their relationships;

The parties hereby agree as follows:

1. Each party shall separately retain all of his or her rights in his or her separate property, as enumerated in Exhibits 1 and 2 to this agreement, free and clear of any claim of the other party, without regard to any time or effort invested during the course of the relationships in the maintenance, management, or improvement of that separate property.
2. At all times, the parties shall enjoy the full right and authority with regard to their separate property as each would have had if not married, including but not limited to the right and authority to use, sell, enjoy, manage, gift and convey the separate property. Both parties agree to execute any documentation necessary to permit the other to exercise these rights, provided the act of executing the documentation does not impose upon them any legal or financial responsibility for the separate property of the other.
3. The parties agree that each shall be responsible for any tax obligations associated with their separate property.
4. The parties agree that neither shall contest the validity or provisions of any will, account, trust agreement, or other instrument executed by the other which disposes of his or her separate property or which creates any interest therein in another. To the extent that such an action would create any right or interest in the separate property of the other, both parties hereby waive any right in the property of the other, whether created by statute or common law, including but not limited to any right to elect against the will of the other, or to take an intestate share of the other's property. The wife hereby waives any dower interest in the husband's separate property, and the husband hereby waives any curtesy interest in the wife's separate property.
5. In the event of separation or divorce, the parties shall have no right against each other for division of property existing of this date.
6. Both parties acknowledge that they possess sufficient education and job skills to adequately provide for their own support, and hereby waive any claim to spousal support (alimony) except in the event that:
  - i. One of the parties suffers medical disability and the other remains both employed and physically able, in which case the disabled party may receive reasonable spousal support consistent with state law until such time as the disability is resolved, or the other spouse

retires or becomes disabled from working, either by agreement or by judicial determination;

- ii. The parties mutually agree that one of the parties shall reduce his or her work hours, or shall refrain from working, in order to care for any children born during the course of the relationships, in which case, if the parent's employability is affected by this full or partial withdrawal from employment, that parent may receive reasonable remedial spousal support consistent with state law for a period of not more than two years, either by agreement or judicial determination.
- 7. In the event of separation or divorce, marital property acquired after relationships shall remain subject to division, either by agreement or by judicial determination.
- 8. This agreement shall be binding and inure to the benefit of the parties, their successors, assigns, and legal representatives.
- 9. Without regard to the location of any property affected by this agreement, this agreement shall be interpreted and enforced under the laws of the state of \_\_\_\_\_. In the event that any portion of this agreement shall be held invalid or unenforceable, it is the intent of the parties that all provisions of this agreement be regarded as separable, and that all remaining provisions remain in full force and effect. It is further the desire of the parties that all provisions of this agreement be considered as evidence of their intentions by any court, arbitrator, mediator, or other authority which seeks to divide their estate, and that their intentions be respected whatever the legal status of this agreement or any of its terms.
- 10. This Agreement and the exhibits attached hereto contain the entire agreement of the parties. This Agreement may only be amended by a written document duly executed by both parties.

Signed this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_

\_\_\_\_\_  
Fiance

\_\_\_\_\_  
Fiancée

Signed in the presence of:

\_\_\_\_\_  
Witness

\_\_\_\_\_  
Witness

*[Note- Each witness should sign separately. You may wish to execute the agreement before a notary public.]*

**Post-Marital Endorsement**

The parties, having entered into this prenuptial agreement in advance of their wedding, which was held on the \_\_\_ day of \_\_\_\_\_, 200\_\_, hereby reaffirm that they entered into this agreement voluntarily, free from coercion, duress, or pressure, with the benefit of the advice of independent counsel of their own choosing, and continue to believe this agreement to be fair and to represent their intentions with regard to their assets and to any estate that shall result from their relationships.

Signed this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_

\_\_\_\_\_  
Husband

\_\_\_\_\_  
Wife

Signed in the presence of:

\_\_\_\_\_  
Witness

\_\_\_\_\_  
Witness

*[Note- Each witness should sign separately. You may wish to execute the post-nuptial endorsement before a notary public.]*

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Relationships is a challenging endeavor that requires hard work, determination and discipline. However, as this guide has shown, it also has the potential to be very rewarding and satisfying. Spouses who seek to incorporate positivity, empathy, commitment, acceptance, and mutual love and respect into their relationship are more likely to have a fulfilling relationships. Husbands and wives also benefit when they understand the nature of conflict and know how to manage it successfully.

Finally, when people base their relationships on friendship, thoughtfulness, fun and traditions, they usually find joy and happiness in their relationship. Creating a strong and satisfying relationships is possible, and it is definitely worth the effort!

### ***Personal Awareness Questions:***

These are to be answered live and in-person by both people:

- Are you a creature of habit?
- Are you a good listener?
- Are you adventurous?
- Are you afraid to get close?
- Are you ambitious?
- Are you ambitious?
- Are you an “indoors” person?
- Are you an artist?
- Are you and “outdoors” person?
- Are you assertive?
- Are you comfortable continuing this relationship if there are things in my past that I am not willing to share with you?
- Are you competitive?
- Are you content to stay home and cook?
- Are you creative sexually?
- Are you creative?
- Are you creative?

Are you curious?  
 Are you dating now?  
 Are you easy to get to know?  
 Are you emotionally available?  
 Are you emotionally available?  
 Are you extravagant?  
 Are you Gay? Bi? Straight?  
 Are you gentle?  
 Are you good in social situations?  
 Are you handy?  
 Are you happy staying home-snuggling-eating popcorn and watching a movie?  
 Are you jealous?  
 Are you looking for a boyfriend/girlfriend, lover or husband/wife?  
 Are you more concerned about being loved or loving?  
 Are you neat? When do you usually shower?  
 Are you open minded?  
 Are you open to meeting and getting to know them?  
 Are you polite?  
 Are you predictable?  
 Are you reliable?  
 Are you romantic?  
 Are you romantic?  
 Are you selfish  
 Are you self-reliant?  
 Are you sensitive?  
 Are you set in your ways – if so are you willing to be flexible or make changes?  
 Are you shy about your body?  
 Are you sincere?  
 Are you sleeping with anyone now?  
 Are you sleeping with anyone now?  
 Are you spontaneous?  
 Are you spontaneous?  
 Are you still in touch with any of your childhood friends?  
 Are you supportive?  
 Are you thinking about moving in the next few years?  
 Are you thoughtful, loyal, patient?  
 Are you thrifty?  
 Are you touchy feely?  
 Are you willing and wanting to grow together?  
 Are you willing to sign a non-disclosure agreement for work purposes?  
 As a couple, how do you socialize at parties  
 Can you adapt?  
 Can you admit when you're wrong?  
 Can you be alone?  
 Can you be decadent?  
 Can you be laid back and put work away for awhile?  
 Can you be monogamous?  
 Can you be supportive?  
 Can you express yourself physically and verbally?  
 Can you go play during the day? At night? Midweek? Weekends?  
 Can you handle intensity?  
 Can you have a monogamous relationship today?  
 Can you laugh at yourself?  
 Can you make decisions?  
 Can you make love but also have raw-hungry sex?

Can you share your thoughts, dreams and desires?  
 Can you socialize and carry on a conversation with anyone?  
 Could you talk to me seductively over the phone?  
 Describe your childhood?  
 Describe your sense of humor?  
 Describe your work?  
 Do they live with you? Ages?  
 Do you appreciate the simple things in life?  
 Do you believe in ghosts?  
 Do you believe in God?  
 Do you believe in the supernatural?  
 Do you believe that one person can have a productive impact on world change?  
 Do you believe that what goes on behind closed doors is okay?  
 Do you believe there are evil spiritual forces in the world?  
 Do you believe we choose our own course in life or is it preordained?  
 Do you brush your teeth after eating?  
 Do you drink alcohol?  
 Do you drink coffee?  
 Do you drink daily?  
 Do you enjoy your work?  
 Do you expect your future wife to take your last name  
 Do you face your fears?  
 Do you feel differently about people that are not as fortunate as you?  
 Do you go out to eat a lot?  
 Do you go to bars?  
 Do you go to church?  
 Do you have a best friend?  
 Do you have a favorite food?  
 Do you have a favorite time of day for sex and how much is too much?  
 Do you have a large family?  
 Do you have a pet? What kind?  
 Do you have a temper?  
 Do you have call waiting? If someone calls do you get rid of the person you were talking to?  
 Do you have children?  
 Do you have compassion?  
 Do you have good manners?  
 Do you have insomnia?  
 Do you have unprotected sex?  
 Do you like a house with lots of sun or kept dark and cave like  
 Do you like art?  
 Do you like foreplay?  
 Do you like going to new restaurants and trying different food?  
 Do you like going to the movies?  
 Do you like it cold and use a big down comforter and snuggle or do you like it warm when you sleep?  
 Do you like museums, the theater, concerts?  
 Do you like quickies?  
 Do you like sex toys?  
 Do you like soft touch?  
 Do you like sunsets and sunrises?  
 Do you like the rain?  
 Do you like them?  
 Do you like to argue?  
 Do you like to be held while sleeping?  
 Do you like to cook or bake?

Do you like to cuddle?  
Do you like to dress up?  
Do you like to go alone?  
Do you like to kiss?  
Do you like to play outside or inside best?  
Do you like to putz around the house?  
Do you like to read?  
Do you like to shower alone?  
Do you like to sleep with the windows open  
Do you like to travel and explore?  
Do you like to watch sports on TV? In person?  
Do you like your bedroom dark?  
Do you live in a house, condo, apartment, etc?  
Do you meet new people easily?  
Do you move around allot?  
Do you own a car? What kind?  
Do you own a computer? MAC or PC?  
Do you own a FAX and what is the number?  
Do you practice any particular diets or eating habits?  
Do you prefer to talk or be quiet during sex?  
Do you remain friendly with your ex's?  
Do you set goals?  
Do you sleep-in on Sundays?  
Do you smile easily and often?  
Do you smoke at all?  
Do you smoke?  
Do you Smoke?, If so will you quit?  
Do you snore?  
Do you snore?  
Do you socialize often?  
Do you take a shower at night or in the morning on a regular basis?  
Do you think alone time is important?  
Do you think you have ever truly been in love?  
Do you try to find the good in all?  
Do you understand and distinguish between the five states of intimacy (IE: Being sensual, being erotic, having sex, making love, F\*\*ng)?  
Do you want a relationship?  
Do you want children?  
Do you wash you hands before eating?  
Do you wear pajamas?  
Do you wiggle or kick in your sleep?  
Do you work 7 days a week?  
Favorite food?  
Have you ever been to an analyst, psychiatrist or psychologist? Why?  
Have you ever made love outside?  
Have you ever paid for sex?  
Have you ever seen a double rainbow?  
Have you ever slept with someone on the first date?  
Have you ever spent all day in bed!?  
Have you had a recent STD test since you were with someone? Are you willing to provide a doctors certificate of HIV/AIDS testing from the last 30 days if your partner also does?  
Have you recently broken up with someone?  
Have you seen a green flash at sunset?  
How are you at compromising?  
How do you feel about a woman having male friends?

How do you feel about being touched?  
 How do you feel about house cleaners  
 How do you feel about public affection?  
 How do you feel about someone that already has children?  
 How do you feel if views are different?  
 How do you feel if you have to go to work earlier than your mate and they get to stay in bed and sleep longer?  
 How do you feel right now?  
 How do you look at each new day?  
 How do you prefer the weather?  
 How does answering these questions make you feel?  
 How does fast make you feel?  
 How does stress affect your lovemaking ability?  
 How important is it to you that everyone likes you?  
 How is trust earned?  
 How late do you usually stay out?  
 How long has it been since your last significant relationship?  
 How long have you lived where you live?  
 How many dates have you ever had?  
 How many different people have you ever been with sexually?  
 How many friends do you have in your social circle?  
 How many parties do you go to in an average month?  
 How much do you earn per year?  
 How much is too much to drink?  
 How much time do you spend on the phone each day?  
 How much time do you want to spend together – what is too much, what kind of time together–working, volunteering, socializing, just hanging out, all of it or some of it.  
 How often do you change your sheets and towels?  
 How often do you talk about yourself?  
 How should who-pays-for-what be allocated when going out?  
 How would you describe your personality?  
 I like gentle and sometimes not so gentle-how do you feel about that?  
 If we eliminated physical attraction from our relationship, what would be left?  
 If you could live anywhere in the world where would that be?  
 If your mate was sick or stressed, how long go you put up with them being like that before looking elsewhere?  
 In what ways?  
 Is family important to you?  
 Is religion a part of your life?  
 Is spirituality a part of your life?  
 Is there anything sexually you would not do?  
 Is there anything we have not discussed that concerns you about our relationship?  
 Is trust automatic until something occurs that takes it away, or does evolve over time?  
 Is your monthly cycle likely to interact with a date or trip we have planned? Do you have sex during that time of the month?  
 Jealous?  
 List three things that really push your buttons?  
 Name a place you would like to go?  
 our position on recreational drugs?  
 Possessive?  
 Use an adjective to describe how thinking about it makes you feel?  
 What 3 magazines do you read most?  
 What angers you?  
 What are the medical tests and requirements for you to safely have barrier-free sex?  
 What are you allergic to?

What are you in the birth order?  
What are you most grateful for?  
What are you the most frustrated about in your life?  
What are your erotic "kinks"?  
What are your expenses per year?  
What are your favorite clothes to relax in?  
What are your favorite TV shows?  
What are your feelings about having children?  
What are your feelings about relationships?  
What are your hobbies: and interests?  
What are your sexual needs relative to specific actions or techniques?  
What areas do you feel you need to work on?  
What can't you tolerate?  
What did you like most about me when we first met?  
What do you dislike about being single?  
What do you expect on a first date?  
What do you fear in relationships?  
What do you look forward to?  
What do you not like about me?  
What do you say it is?  
What do you think of you and me in a relationship, so far as you can tell, all other things being equal, based on projection?  
What do you value  
What do you want-friend-lover-wife-or all of the above?  
What do you wear to bed  
What do your friends say is your worst habit?  
What does being "In Love" mean to you?  
What gives you goosebumps?  
What happens to us when we die?  
What I really want to know is what is your favorite flavor of ice-cream???  
What is and what is not cheating?  
What is desire?  
What is the best way for me to show that I care for you?  
What is the best way to turn you on?  
What is the longest you have worked at one job?  
What is the most exciting aspect of your life?  
What is the most positive, and negative, relationship experience you have had?  
What is the purpose of your life?  
What is you favorite place ion the whole world?  
What is you stand on religion and politics?  
What is your astrology sign?  
What is your bodytype?  
What is your ethnicity?  
What is your favorite animal?  
What is your favorite body of water?  
What is your favorite color?  
What is your favorite drink?  
What is your favorite form of exercise?  
What is your favorite pastime?  
What is your favorite season?  
What is your favorite sport?  
What is your favorite surface or texture?  
What is your favorite time of day?  
What is your favorite way to relax?  
What is your idea of a great weekend escape?

What is your personal policy re: homeless people?  
 What is your political viewpoint?  
 What is your position on how much money you should be provided with by your boyfriend or husband each day, week or month?  
 What is your position on who should pay for what?  
 What kind of birth control do you use?  
 What kind of books?  
 What kind of education did you have?  
 What kind of intimacy have you been used to on a first date?  
 What kind of movies do you like?  
 What kind of music do you like?  
 What kind of music do you like?  
 What makes him/her so?  
 What makes you feel good about being with me?  
 What makes you feel important?  
 What makes you feel lonely?  
 What percent of your ex-mates do you still talk to?  
 What side of the bed do you sleep on  
 What sign are you?  
 What style of clothes do you wear?  
 What time do you generally get up?  
 What time do you generally go to bed?  
 What time do you usually go out at night?  
 What turns you off sexually?  
 What was the reason you were terminated from all of the jobs that terminated you?  
 What would your friends say is your best quality?  
 What's your favorite childhood memory?  
 Where is the most favorite place you've ever been?  
 Where is your favorite place to get away?  
 Which do you like best, the beach or mountains?  
 Who are your heroes?  
 Would someone's past haunt you or do you think you could let it go?  
 Would you dance with me in the rain?  
 Would you go to the gym with me?  
 Would you go with me to do some volunteering?  
 Would you like me to dress interestingly for you?  
 Would you still respect me in the morning if I did something totally naughty in bed the night before?  
 Would you switch from morning to night or vice versa?  
 Would you tell me if I did something you didn't like?  
 Would you understand if your mate couldn't sleep if they held you all night?  
 Your drinking habits?

## ***Appendix***

**Basic Family  
Budget  
Calculator**

**San  
Francisco,  
CA**

**2 Parents/1  
Child**

Monthly housing	\$1,539
Monthly food	\$448
Monthly child care	\$485
Monthly transportation	\$358
Monthly health care	\$299
Monthly other necessities	\$536
Monthly taxes	\$559
Monthly total	\$4,224
Annual total	\$50,688
Percentage of all people in state living below family budget line*	33.70%
Number of all people in state living below family budget line*	2,048,000

\* Families with 1-3 children  
and positive earnings.

**Basic family  
budget calculator**

Revised data posted September  
2005.

The federal poverty line has  
traditionally been used to  
measure whether families  
have incomes high enough to  
enable them to meet basic  
needs. Yet most researchers  
now agree that a "poverty  
line" income is not sufficient

Family Type:

to support most working families. "Basic family budgets," individualized for communities nationwide and for type of family (e.g., one parent/one child, two parents/two children) offer a realistic measure of the income required to have a safe and decent though basic standard of living.

State:

Areaname:

The Family Budget Calculator lets you determine the income needed for particular types of families to make ends meet. Because costs of goods and services vary across the U.S., the calculator customizes the budgets for every U.S. community—over 400 in all. Simply select from one of six family types, pick a state, and then select a community to see how much that family is likely to need for housing, food, child care, etc. The calculator also shows the percent and number of families in that state living below the family budget level.

It is important to note that a basic family budget is indeed "basic." It comprises only the amounts a family needs to spend to feed, shelter, and clothe itself, get to work and school, and subsist in 21st century America. Hence, it includes no savings, no restaurant meals, no funds for emergencies—not even renters' insurance to protect against fire, flood or theft.

These family budgets are for the year 2004.



