

**BETTER THAN
EVER AFTER DIVORCE**

BEGIN AGAIN AFTER DIVORCE

SIX EXPERTS ON STRATEGIC, FINANCIAL,
SPIRITUAL AND LIFE TOOLS

Interviews by

Dr. Dee Adio-Moses

Founder/Host

Better Than Ever After Divorce World Healing Summit

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SIX EXPERTS ON STRATEGIC, FINANCIAL, SPIRITUAL AND LIFE TOOLS

A Better Than Ever After Divorce World Healing Summit book

Hosted By

Dr. Dee Adio-Moses

Founder/Host

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Master Coach, Certified Spiritual Counselor and author

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HOLLIS COLQUHOUN

Financial Expert, Author and Martial Artist

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DR. DEE ADIO-MOSES

Visionary, Author, Life Strategist, Educator

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Author, Divorce Recovery Coach, Internet Marketing and Branding Specialist

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WELCOME AND INTRODUCTION



Dr. Dee Adio-Moses

Visionary, Author, Life Strategist, Educator.

Dear Friend,

Thank you for being here. This book is the transcription of the MP3s that thousands of you have already listened to. We feel that you may want to have something tangible to read after listening to the audios. We hope you will enjoy these amazing speakers through this book. We have tried to edit as much as possible without taking anything away from the message.

I am so proud of these experts and felt very humbled interviewing them. I know you will feel their passion and commitment to helping people live a better life.

I look forward to continuing to work with you and provide high-quality trainings and support for your journey to a better life.

God Bless You.

Love, Light and Healing

Dr. Dee Adio-Moses

Founder/Host

Betterthaneveryafterdivorce.com

GETTING INTO ALIGNED ACTION AFTER YOUR DIVORCE



SHARON WILSON

Author and Creator of Spiritualpreneurs

ABOUT SHARON WILSON

Founder of Coaching From Spirit Institute at coachingfromspirit.com, Sharon Wilson is a Master Coach, Certified Spiritual Counselor and author. She guides struggling business owners to success as Spiritualpreneurs including those going through divorce through the principle that successful entrepreneurs rely on ONE business coach—themselves.

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TOPIC

Getting Into Aligned Action After Your Divorce—How to Make Six Figures or More Using a Time-tested Spiritual Selling System That Makes You and Your Prospects Feel GOOD!

Statistics show that many women lose on average more than 40 percent of their income after their divorce. One way to have financial freedom and peace of mind is to move into something that you have a passion for. Most people are afraid to sell because they think they have to be pushy or manipulative ... that is OLD SCHOOL! There are so many ways to create money by selling online and offline. You can add thousands a month, even just part time! And you will be able to have time with your children, too.

So open your mind to the idea of selling something you love that will serve others ... and if you have a business or sell for someone, you **MUST** attend this call!

In this call you will learn from a Master in Spiritual Selling:

- The simple way to **ALIGN** yourself and connect, leaving the pain of life out of your business.
- The two simple, easily avoided mistakes that will not only lose you the sale, but also drain your energy and theirs.
- The surprising reason you keep attracting people who say the lack of money is preventing them from buying your product or service, and how to change that (you won't believe what it is and how simple it is to fix).
- A powerful process to help your prospects overcome their own objections without your saying a thing (hint: this process will remove your fears about selling).
- How to authentically help people say yes to your products or services, even when they say they cannot afford it.
- The specific steps to my Spiritual Selling Process so you can have fulfilling, joyful, easy conversations that will generate 40 percent or higher conversion in as little as 30 days. (One client made \$6,000 in one week using this process.)

NOW TO THE INTERVIEW

I was wondering, for the sake of those who do not know who I am, if I can tell people just a little bit about how I began doing this work. I started my spiritual coaching business 14 years ago after having a dark time. I wrote about it in Jack Canfield's latest book, "Mastering the Law of Attraction." In that chapter I shared about how I had an encounter with the spirit of a very dramatic kind—like MGM sort of things. When I was considering taking my own life, I was given a system called the "Energy National System." It helps you change beliefs that are holding you back and teaches you to use these spiritual principles and goal-setting in all aspects of my life.

I was literally saved by that divine encounter, so I started using the system immediately and miracles happened. My marriage had been on the rocks—I could have been divorced, but I didn't end up getting divorced. I started to coach others using the system, and I was doing it for free. I didn't know I was coaching. I was just sharing to some people what I had been given through Spirit.

When I was 8 months pregnant, I already was in the corporate world. I was really kind of discontented, and was feeling like, "What can I do to make a difference in my life and other people's lives?" I had this calling through Spirit to start my spiritual coaching business and leave my high-paying job.

The thing is, we had only three months' worth of savings in the bank. I made a really good income—that's why my chapter in Jack's book is called "A Leap of Faith." I took the leap, and I was promised by Spirit, call that God or Source, whatever you want to call it, that I'd be taken care of because I had faith, that I would do what I was guided to do, and I would be able to help others, too.

When I did, that my first year covered my corporate income. I actually began to start working with people on the spiritual selling system that I had been given a few years earlier, from when I had the first encounter, when I was a sales person and I was about to get fired. I just really got down on my knees and said, "Help me to find a better way to offer people what I have so I don't feel like pushing them or manipulating them, any of that."

I know a lot of people here, some of you may have businesses, some of you may not have businesses, and that's OK. Whether you have one or are thinking of starting a business or maybe just financially you are saying, "How can I create some more money?"

Well, I'm here to tell you that if you do something that you absolutely love, you can do that. I have talked this process to people in more than 250 different industries who have never been sales people. For everybody here on this call today, they really can immediately use this process to have joyful conversations with people. Whether you are selling something, selling insurance or houses, or helping people find love, whatever you're thinking about, I want to open your mind to the perspective by having you understand this process and understand the prospect that you really could be doing something maybe part time, maybe you really like what you are doing. Now that's fine, but there's this opportunity for people to do things to really build a six- or seven-figure income even part time. That's what I think of here today. We are actually going to think about a six-figure or more income formula, and we will talk about that a little bit later.

I want to share with you another secret, which is, "What do you say to people when they ask you about your price?" This might be one of the fears that people have—you'll sell something they love, or something they're passionate about, so at the end of the call that's kind of a bonus. I'm going to offer that secret to people and tell you exactly what to say to that. That will be something that will never be an issue for you again. Just something I wanted to share a little bit with people before we get into our training here today. I'm going to take people through the exact conversation guide. I call it Step by Step. I teach it to people, and I've used it myself for more than 14 years now to sell everything from several hundred dollar products and programs to six of your corporate contracts. I just wanted to give people a little bit of a perspective. Kind of who I am, so they get a feel for that.

Dr. Dee Adio-Moses: The topic that you said you are going to talk to us about today was getting into aligned action after your divorce. Why this topic? What is the reason you think that somebody who has been divorced need this?

Sharon Wilson: Statistics have shown that women are much worse off financially after divorce than ever. You might think that would be improving because so many women are working, but it really is turning out that women are having a difficult time. On average, women lose more than 40 percent of their average income after a divorce. So one way I believe to really have financial freedom and peace of mind is to provide something to people that you have a passion for. I want people to really think about this, because you might have a product that you really think is great. I saw a story on Oprah recently about a woman who decided that she has had this passion, this hobby of making soap, this beautiful-smelling soap. Now it's a \$50 million a year business. It comes from the passion. That's what people don't really understand is

that so often when people are out there looking around for, “What can I do to create money?” Where do we really come from? What do I really love to do?

This does not sincerely mean that you have to leave your job; it doesn’t mean that you have to do that. You can do a part time, and when you have a passion for something—and often times it might be something that you’ve gone through—for example, one of our clients went through a divorce and really learned, needing to cut money because of expenses and really learned how to do couponing. All of us have seen that on TV, the coupon shows, and if you really sit down to do any of that, you complicate that. She teaches people how to do this couponing, and she’s adding another \$30,000 a year to her business. She’s a stay-at-home mom, stay-at-home single mom, but she can actually live on her \$30,000. So she had that, and if she doesn’t want to work she doesn’t have to from her perspective. She’s having additional incomes on that making about \$50,000 on just teaching people how to do couponing.

I want people to really get that. You may have gone through something challenging: maybe it is a divorce, maybe in your life. That’s kind of what happened with me. That’s why I wanted to share my story with people. I was ready to leave the planet, I was so miserable. There were so many things that were going wrong for me. When I received this experience with Spirit, I was kind of given this system to change my beliefs and turn things around. It wasn’t like it happened overnight. I had to apply those things for them to change, but then I was able to go and teach other people that because I had done that.

So what people think about things that they think might be a hobby, I have one student who used to make jewelry. She made these beautiful pins, and people always said to her, “Ashley, the pins are so beautiful.” She never thought about selling them. How am I going to do it? I don’t have any money. I don’t have any capital.

You know, the woman who has the \$50 million business started out with \$500. You know Spinks? The person who created Spinks, she started out with \$2,000. I want people to understand that there are multi-million dollar businesses—Mrs. Fields’ Cookies started out because she made great cookies. There are also so many stories of people who have connected with their passion and created extra dollars. They can take great vacations, send their kids to college, all kinds of stuff. You know, maybe that wasn’t really their path, to have an empire. Everyone’s path is not necessarily to have an empire.

I do things today that make it more possible for people to think of where they want to be. I wanted to open up the perspective instead of looking at it and saying there’s no job, there are no things out there that I can do. Instead, when you connect them with Spirit and really ask for assistance in what is your passion, what are you here to do? Everyone here is like a snowflake; we all have these unique abilities and skills. When you are in the middle of your brilliance, you don’t even know that it’s your brilliance.

Someone may be an amazing organizer—look at Mrs. Fields’ Cookies. She made these great cookies but didn’t think it could ever turn into a business. We just discount ourselves, our abilities and our talents. So I just want to really open up the perspective here today for people to think about. Maybe the answer to some of your income challenges or opportunities is really to consider the fact that you really could do something that you love, that you have the passion for and that there are people that would really want it. That’s really what I’m here to activate in people. And you know, it’s kind of why don’t people even consider it? They think, “I’m not going to go to selling,” or “I’m not sure what I’m going to sell,” or whether they can make it or not. And you know walking in, this four letter word” SELL.

It's so crazy, because to me, selling is serving. When you match up with someone who wants what you have, it's a match, people are excited, and they want what you have. Think about all of us who use Spinks as a staple with our garments and our wardrobe. That is such an amazing product. You can call it the passion and the love. I watched this special about a famous designer, Ralph Lauren, it came from his passion because he wanted to create clothes. So I want people to really understand that usually, when you have an idea or something, the biggest thing that holds you back is selling. How would I sell it?

People don't really get out of the starting block, that's what I want to talk about here today. It's a process, it's a spiritual selling process that I really was given that takes all of that fear and that worry and that energy out of three. You are not trying to push someone to do something. You are not trying to manipulate them to do something. You really are just having a conversation with them, and it's a structured conversation so that's what's great. You can do it the same way over and over again, but it's such a fulfilling and joyful conversation. That's what I really want to teach people about here today. I am really going to teach people on the call here—think of it as a training call. I'm really going to teach people this spiritual selling process.

We're going to go through five easy steps. It's the same process I've been teaching people and I've used myself over 14 years on my own business. I replaced my corporate income that first year because of this process that was given to me from Spirit. I really want to get through the process out there and help people to understand some of the mistakes that they make oftentimes when it comes to selling and to really go through the selling process so you can have 40 percent or more of people saying "Yes!" and you can be using this right after today. You can really be using this process right after today.

I do want to say to people that after the end of the call I am going to take you through a very special secret about what you do when people ask you your price too soon. This happens a lot in network marketing. What do I say when people ask me how much it costs? At the end of this—so you don't talk about the price, that's the first thing—I'll tell you what to say instead. We'll get into that. We do have a great offer. You've been asking all your speakers to offer something that people want to dig into a bit deeper and get some more support, so we will be doing that at the end of the call as well.

I'm really going to teach this to people, and I am going to go through five steps. You'll want to have some paper and a pen handy, or your iPad or something. I am just going to go through the steps. I want you to really write them down, and I'll tell you why each one is important. I want you to really get that. This is kind of like riding a bike. When you first learn to ride a bike, it doesn't seem so simple. I've got to get on, how I am going to balance, all that. I want you to just try this on; I want to tell you I've been doing this for more than 14 years. But once you really get this, just like riding a bike, once you really this, even if you weren't able to be successful selling what you had, you can use this process. Whether it's selling online or whether it's selling from the stage, it's the same kind of process. What we really will focus on here today is more if you are having a conversation with someone, a one-on-one conversation. Because that's one of the first streams of income that is most important, is really to be able to talk to someone about your product or your service and have them say "Yes!" 40 percent or 50 percent of the time.

No matter what other streams you plan to put in place—we'll be talking about that a little bit later—no matter what streams that you are going to put in place, this is oftentimes one of the biggest problems that people have and why their businesses are not being successful or even in their mind, like, "Oh my gosh, how would I even do that? How would I even start that?" So the first thing is you would first sell it to people one-on-one, right? You first have conversations and make offers to people. You know my student

who was selling the brooches, she started selling them to people who wanted them, right? Or the coupon person, she started to work one-on-one with people. Then you can move on and create other kinds, which we'll talk about later on, which is a part of the six-figure formula.

MISTAKES PEOPLE MAKE

I do want to make a couple of comments about mistakes that people typically make in selling in dollars. The first mistake is really that you don't have a process, right? You don't have a process, you really don't know what you are going to say to people. You really don't know how to leverage what you do, and that will naturally keep a lot of people from doing anything. It's like, "How would I even know? How would I even start? I don't even know what I would even say." That's what we are going to talk here about today.

Another mistake is that they talk too much. That one is going to feel like I am talking too much because I'm a presenter here, but you know, in a conversation you are just really holding the energy for the person and you're asking questions, so this is why it's more about the conversation.

And the third one, really three big reasons is, I can even give you four but the third one is really talking about the benefits too soon. Where some will begin to start telling you a little bit about their problem, oh yeah I want to save money a lot and I thought about doing this, I do coupons but, you know, it's really kind of complicated and takes a lot of time and then the coupon person says, "Oh! That's no problem. I have a program and you can just do it," and she starts going into all the steps she does. Talking about benefits too soon in the process is something where you haven't developed a good enough connection with the person. So we'll talk about what to do instead of that.

Also one of the things I mention that we'll talk about in the end is talking about the price way too soon. Also, having people coming from an intellectual standpoint, right? So those are some of the big mistakes. I want people to kind of check in, if you do sell for someone else, and certainly this is very appropriate for salespeople. I mean, this is how I really was able to become a corporate executive: I became successful first on how to sell in a way that felt good to me, and the other people didn't feel pushy or manipulative. That it really my spiritual approach to selling. So let's jump in, and I'll go through the five steps.

STEPS TO SPIRITUAL SELLING

So the first step, I call "aligning your energy." Aligning your energy is just, before you have a conversation with someone personal on the phone, you really want to intentionally partner with whatever you see as your highest guidance and ask to have that conversation be for the highest good of all concerned or to be the highest good that serves them in this conversation. I actually did this before we got in a call, just have an intention and ask to partner with my highest guidance and Spirit and ask for the highest good to be served from anyone on this call, that the highest good will be served for them. So I really am putting the energy out there ahead of me. Also, transcending this idea with "It's just me doing this," that I'm really

partnering with Spirit with the inner guidance with this process. What's really important about that is that I can be detached from the specific outcome, just as I am here. I'm not questioning any outcome here today. Just really here to serve, and if something really resonates with people, if they want to dig in deeper, I'll tell them how to do that.

This is really about serving and being detached from the outcome and truly letting spirit lead this conversation here today, and that's my intention. So the same thing, and this makes a huge difference, just doing this first step. I want people to write that down: Aligning your energy is partnering with your inner guidance and asking for the highest good to be served. Asking for Spirit or God or Source, and in that conversation you can be free from being attached to the outcome. So that's the first one. It makes a huge difference.

What happens is that, because you surrendered, you've now asked for something bigger than you, something more powerful to be with you, to partner with you. This is going to be great if you are going to have a root canal or you want to talk to somebody about selling, whatever, you know, to really partner with your inner guidance and everything. It's really a part of the energy management system I teach people in my coaching.

Step two is what we call setting the energy stage. This is where you'll share your intentions with the person and are going to ask them to share their own also. Now, this immediately is going to feel so different than anything you have ever experienced before. You need to do it in a way that it feels good for you. Depending on your market, you can create this to fit anyone. I've done this, starting from 250 different industries, to planners, marketers, CPAs, attorneys, chiropractors, plastic surgeons—I mean, you name it, all across the board. So the intention, I like to start up sharing my intention with you, giving you a kind of example:

My intention is really that we really have a great conversation today, that we can explore what's happening for you and really see if this is a match and my intentions are a catch to any specific outcome. I really think that is important to say, of who you are. So there's a couple of intentions I recommend that you put in, and they immediately put you in a different place with the person that you are talking to. They can feel your energy and sincerity. Wow! You're not attached? Oh great, well, that means you are not going to try to sell me? You are not going to try to push me? You are not going to try to convince me with anything? No, we're just going to have a conversation here.

The other thing, you can use before we ever have a meeting. In any of my coaching sessions, in my programs, I always start with intentions. I ask other people to consider their intentions as well. If I'm leading it I'm going to do that, and so that's something that should really be great. You could incorporate not only into the selling process but in your life: What's my intention for this experience? How do I want to experience it? To be detached from the specific outcome, to ask the partner with your higher guidance. These are the two crucial spiritual steps in this process that really start everything out, so that's step one and step two.

Now, step three is surfacing the problems and the implications and the feelings. Surfacing problems, implications and feelings. Now, this is a really powerful step. Remember, I teach this step the whole day. We are giving people information that they can use right now. I want people to really just try it on and know that you can get really good at this. Step three is where you are going to move into what are some of the problems that your potential personality to call them "vibrationally called ones," or VCs instead of prospects. We call them VC's—"vibrationally called ones." They may have some problems that your product or service could serve, so you could start out in a more general way.

Let's start working in your life right now: What don't you want? Say you are offering something that was health-related—tell me a little bit about your health challenges. What are some other things that are happening for you now? Say you are helping people to lose weight—what are some of the challenges you are having with losing weight? It's a challenge or a question you start out with, kind of in a general way, so that you can open up the door and have them talk. Remember, this is about them talking. You are just kind of guiding the process. The key thing here is for each problem that you find, you want to ask them questions to sum up the implications of those problems. The implication is kind of like the ripple effect of the first problem—what happens because of that problem.

For example, before you say you were offering people something about weight loss and they were talking about their challenges. One of the challenges they mention is that they have no energy. So that's the problem. The ripple effect of that problem will be what happens because of that. What happens when you don't have a lot of energy? They might say, "Well, you know, when I come home I just slouch on the couch and I'm not spending any time with my family. I'm so exhausted." Well, what happens when you're not spending time with your family?

You're digging in and you're helping the person to see the ripple effect problems that are occurring from the original problem. This is to help them recognize what is affected by those problems. There's a lot of "aha's" that could happen from people. This is where we begin to help them see for themselves the ripple effect problems that are occurring. So you know, in step three the results are that the person trusts you because they can see and feel for themselves the problems. Now they are going to feel like, "Wow! I really need to do something about it! I didn't realize that this was so far-reaching in my experience."

This is where you are really using what I call more of a coaching approach with people to really help them to recognize for themselves what their problems are and what the ripple effect of those problems are. What's great about this is when you have a structure like this—as we are going through step one, step two, step three—you can relax and allow yourself to be truly present. When you're fully present, Spirit can feel through you. People react in a whole new way when you allow Spirit in the experience, through the experience.

So let's go to step four. Step four is activating the possibilities. In this step, what you are going to do is you are going to help the person see a new vision. So everything that they talked about in step three, all their problems, all their issues, you are going to kind of turn them around and help them see it in a new way. I'll give you an example: I'd like to start out by saying, OK, we have gotten really clear on all this stuff that you don't want. All the problems that are happening, we have gotten really clear on that. Let's shift the energy here—which is really what you are doing—let's shift the energy here or turn the page, whatever word or image works for you, and paint me a picture, tell me a story about your idea or experience. What is your idea on what life looks like? What does your idea or experience in this particular area look like?

What we are going to do is help them see a vision for themselves, all the things they said that were happening now solved, right? So this is their vision. What is really important about this vision is that you dig into the specifics. A lot of times when people create a vision, it's very, very broad. I am living a happier life! What does that mean? What's going on that you would say, I have a happy life? This is where in step three it is really important to take a lot of notes, because you can help them create the visions. For example, by helping people lose weight and solve some other problems—you know, they're not having a lot of energy and it was causing challenges with their family, they were arguing and obviously they are not as good as they want to be.

I would be turning that all around and saying to them, so let's see your ideal life. What do you see? Do you see yourself being fit? What happens to your ideal life when you are fit? It's like a person of ripple effect, specifics. The effect of what you want to do is you want to help them get the specific vision, You're going to help them do this, so you're building it together. After building it, you're seeing and feeling for them.

This is another part of the spiritual aspect of that. You're asking for the highest guidance to support them to those results. You are seeing them in that vision as they want to be. There's a real thing that happens. They can feel you holding that vision for them, they can feel that. You can feel that authenticity and they feel that trust with you and you really are feeling for them, you really are seeing for them.

So why is the step so important? When your prospect—or your vibrationally called one—sees and feels the challenges and then sees and feels the vision, then it will be easy to see that you can help them bridge that gap. But if you, one way or the other, are missing that energy connection—and that's what sometimes people will do. They are so excited about a product or a service and will talk all about the great stuff and all what your life would be like, and they tell them all about the things that happen for them—but the person never really got in touch with the challenges, the issues for themselves so they can't really see that there's really any match there. So what you are doing, if you miss either one, the problem in step three or the vision in step four, is that you are missing the chance for Spirit to intercede and support them, lift them up from where they see they are now to where they want to be. Accepting where they are now is an important part of them taking an action or creating something else.

What I want people to understand is that in this vision you really are in that vision with them. You're inside the vision in a virtual reality, a possibility for them. You can feel it and see it for them, because it really is at some level already done, right? If we think metaphysically or spiritually, it really is already done. You're seeing it for them, already done. This really transcends any industry. Everybody wants to see and feel their vision done. They want to feel it in their body, they want to feel it in their self, and this supports them to do that.

Dr. Dee Adio-Moses: You know, this is for me like a higher prayer, just lifting everything up to that higher level.

Sharon Wilson: It is a prayer, and that's a beautiful way to see it. This is really a sacred experience. I don't know if anybody would ever think of selling as sacred. But I do. I think it's a sacred experience. I'm really there for that person, and if they are matched to what I have to offer, what you would have to offer, then you will be serving them in the highest possible way and you are an answer to their prayer. What we have to do is move past the old perceptions about selling and look at it from the perspective of answering people's prayers, about giving back what you have to offer, about serving them in a way that can really support them to be able to live their vision, whatever that is. That's where the sacredness of it comes in. You are really helping them go higher—it is a prayer, and can you imagine going through this process? You have a structure that you're in the middle of that prayer, of that sacred experience. It's a beautiful feeling, a powerful experience. I always say to people, be detached from the outcome, because it will come back to you whether that person purchases what you have or not. That energy, you cannot put that kind of energy out there and not expect it to come back to you; it's not possible.

Dr. Dee Adio-Moses: You are working with the universe, and the universe is supporting you

Sharon Wilson: You're in the flow. For 14 years I have said I'm on God's payroll. It's a great place to be. Great benefits, the best boss to work for. I want everyone here to feel that way, whether you have a job now or not. You can still bring that energy into what you are doing. If you want to do something additional, perhaps start a business of your own, then you need to recognize that when you partner with God or Spirit or Source you are going to be given an idea of something that you don't have the ability to do. Also, if you partner with the Spirit, Spirit will bring you all the resources that you need.

It's no accident that people that are listening to this call. That's Spirit answering their call and saying, "Hey, you know, I do want to do something that makes a difference. Maybe I do want to add some income for my family. I do want to move past this idea of feeling stuck. I want to stop expecting someone else to give me a job or hand me extra money." You can partner with Spirit and be creative, because we live in a prosperous, abundant universe and you deserve to have prosperity and abundance.

So let's talk about step five. Step five is what I call "activating my solution." Now that we have identified the problems and helped the person verbalize that, and then we've seen the vision, now is the time to talk about what you have to offer. Now is the time to lay out your system, your product as a solution. I want people to understand this. Every product, everything you have to offer, has a system to it. That's what people are looking for. It is a system. But you need to be clear on what the system is. Oftentimes when people tell me they have problems, verbalizing what they are doing, if they have a business or they have fears about doing something, they'll say: "I don't know how to talk about it. I don't know how to verbalize it."

That tells me immediately that they just really are not clear on their system. Once they get clear on their system then they can easily describe it. I'm going to help people get clear on that. For those of you who have a business now and those of you who are thinking about doing it, this is how you get clear on it. Each part of your system leads to identifying what is that part of the system? Why is it important? And what's the benefit for the person? So, each part of your system—say for example I'm going to teach people this process or program that teaches people how to have a six-figure or more income using spiritual principles. When I would lay out the system I would identify with them, say, the first thing would be, I will give you an example, but in our system we teach people how to create and customize what we call the spiritual selling system.

That's what it is, right? That's the first piece of the system. Now, why is it important? Well, it's important because when you have a clear understanding of how to offer this one on one to people, you're going to have high percentage of people saying yes. You will have a more consistent income flow more easily, and then you can apply that to other income streams as well and you are really going to feel just more joy.

That's kind of what it is and what is important and what is the benefit of all of that. This is how you have to roll that out when you're talking about your products or your service or your program. You do it step by step, and for each step you go through what is that step? Why is that important? What's the result?

For our student who sold water filters, I helped him to really identify that there really is a system with this water filter. It supports the oxygenation in the blood. That's one piece of the system, right? Why is that important? Well, when cells are starved of oxygen that's where disease occurs. The result is, if you're drinking water that is more oxygenated you could actually prevent disease or even reverse it some cases—things like diabetes and high blood pressure because they are needed in the cellular structure. It was such a

surprise to him, because he thought it was just a water filter. But there really is a system of why that water filter is useful to the person. When you can help the person see that it supports the immune system, you can help them see each of those pieces, why it's important, what it is and what the benefits are.

Now you can easily describe what you do, but what you are also doing is you are helping them to understand how the system of your product or your program or your service will solve their problems. Without your really having another hype with it, because that's what typically what people do. Let's say, oh, you've got this problem? You've got high blood pressure. I know how to solve that. We've got a water filter and it gives you more oxygen and so that's going to solve your high blood pressure. Well, when you start telling people what to do, they dig in and they will tell you it is not that much of a problem, it's not that high, it's really not that much of an issue. As human beings, we don't want someone to tell us what to do if we haven't asked them. We will argue for our limitations because we don't want someone to tell us what to do.

OK, here's the last part, and I call it step B. This is really a fun part. After you've gone through the system, then you want to go back and you want to ask the person, "So what's resonating to you most about what I've shared about this system?" When they do, you want to dig in and ask them questions like, "Why would that be useful? Why would that be helpful?" It's the same thing you did in step three with the problems, but now you are going to help them see how each part of the system ties into what they are looking to create in their life, in their work, whatever it is, specific to your product or service or program. This is where you let the vibrationally called one see for herself that this is a match. You don't need to convince them they need this for themselves as you guide them to see the connection. The whole process all the way through is about supporting them. The result is that a person feels that this is a match; they are excited. They see the logic of how this could work for them and also the vision of what they want.

You've been listening at a deep level, and they feel your sincerity and your real desire to serve them. They want to allocate resources to this; they see that this is an answer to their prayer. So then you just need to ask for a next step. You can just be so simple: "I'm sensing this is a good match. What do you think?" This is an opportunity for them to tell you where they're at and for you to see if there's any more questions or how you can support them. Now I tell you, just going through this, I know we want to do this quickly, when they teach us in a whole day that I wanted to get people this information. You really can be using this immediately. A large percentage of people will feel so engaged that they feel the guidance to do it right away—40 percent to 50 percent, typically.

I was talking to someone a couple of days ago, her name was Alicia, and she was talking to somebody the next day about how she found Mr. Right after years of dating Mr. Wrong. She used the process, and I said, Alicia, make sure that when you do this you actually use this process step by step. Take in the information they are telling you, step by step. Take these steps, put them in the word document and really use this. I had used this with corporate people, just taking notes right? But I'm still in the process. Do this exactly as I have given this to you. Don't skip a step, don't mix the steps up, do it exactly the way I am doing it.

So the next day, she talked to someone. The first time she was offering a \$7,500 program, where she worked with the person one on one to create a whole plan to find Mr. Right or Ms. Right, right? They signed up. It was the first time someone had ever signed up right then and there. She had offered it before, but this was the first time she had used this process that way. It was such a very first time, and someone paid her \$7,500 and said, this is absolutely what I have been looking for. I didn't even know that it was out there, that someone could hold my hand and do this.

So you are just feeling so confident that you have a process that works that really serves the person you're talking to as well, and that you really engaged the spiritual principles and the process. Imagine the good vibes coming back to you.

So I wanted to give time here because you would ask me to show people how they can make a six-figure income. We hear that bandied about, don't we? Six figure, six figure, six figure, and well, how do you do that? It sounds like poetry. I know from many people that I worked with, it just sounds crazy that way. I want people to really get the logic of this: I want to give you an example. This is so perfect, because this person did become better than ever after divorce. Her name is Mary and she gained a hundred pounds in her divorce. She also started a unique process to get fit. Because she really looked at divorce and gained a hundred pounds.

Now, many of you have learned amazing things by going through your divorce that others will be interested in learning. But Mary was working a job and she decided to take my course on how to build a six-figure income using an inner-outer formula. So she learned the inner formula for changing beliefs, getting her confidence up. We started up by doing a free workshop at her local church—this was after she learned the selling and serving process. That was the first thing, and I gave her the templates of how to set up a free course, what to say to have the church people promote it for her. I gave her a hand, she gave me 20 percent of the sales she made; she shared. So we started, and at the end of this free workshop, this 90-minute free workshop at this church, she's going to offer a five-week course that she did over the phone, like we're having this conference now.

She was just going to do it on the phone, and she was going to charge \$297. She had 75 people come to the workshop because the church promoted it for her, and she actually had some local businesses do it as well. We showed her how to do that. After her free workshop, 35 people signed up for the teleseminar. Think about it, that's \$10,000, right? About \$10,000 she made, that one Saturday. So check! That sounds good. I proposed that she do this every month at this church, because that church was getting 20 percent, right? The church was so excited, and that first year she made over a hundred thousand dollars just working a few hours a month and giving back to her church. She soon left her job, and then we set up more income streams.

When we did this, we did a call, added some more to the telesummit. We also did a teleseminar where she talked and did a training like I'm doing here and then again, offered people to come in to that five-week program. We raised the price a little bit, but between the workshops at the church and then the teleseminars, and because she created a product out of it, she made more than \$200,000 that year from just learning to use the income streams.

There's more that you can do. You can offer mentoring like what Alicia did, where you work with people one on one. They say hey, I want to get fit but I don't want to go to any of these class lessons. Or let them go to your class for free and work with you. There's all these possibilities, and I know it can sound kind of crazy for people, but if you just know the formula and have step-by-step information on how to do it, it's simple. If you have someone coaching you and mentoring you, it's simple.

I know we promised in the beginning that we would tell people a little bit about how to dig in deeper about this. Can we share a little bit about that? This goes in over more detail on how to build this six-figure income or more and some of the things we talked about here, so they can go and watch that and it's at www.coachingfromspirit.com/divorce. OK, that's a special page just for you guys. I also wanted to

mention that we're doing a program in a couple of weeks. We'll mentor people on how to apply this six-figure formula, how to apply this inner and outer formula to make six figures or more. What you get with my templates and step-by-step instruction is the course that I'm teaching. There are also mentor questions that you answer with me, that's really mentoring you step by step. This is really one of the most affordable things that I have ever done, so you can go to www.coachingfromspirit.com/divorce.

I also want to share couple of bonuses I've got that you can see on that page. The first one is that for the first five people who sign up—you are going to get six months of e-coaching with me. That means you can e-mail me every day, if you want, about anything. About starting your business or helping you to get clear on what your passion might be, helping you with your conversation guide, helping you with your follow-up conversation process that we talked about. You know, we teach in the program, the second step is you need to support people on how to really move past any of their money fears or anything like that, we teach that. That is a \$6,000 value. I do charge people a thousand dollars a month, so I really can say it's a \$6,000 value. If you sign up and I've got five spots available that I can give away for you folks, then you can get that extra coaching with me. I'm also offering an early-bird discount on any of the payment options. I actually created a payment option that extends beyond the time that it goes for. I don't know anybody who does that—that is just beyond when the course airs. But they can get that today as an early-bird special that folks can get if you go to www.coachingfromspirit.com/divorce. You can watch my video and see all the information on that page.

I think what I want to do now is just tell people about what to say when someone asks you about price too soon. Then we can follow that up with anything else, since we did say we would do that.

What you need to do is definitely talk about it here today, say I want to find out how much you charge. That could really make people feel like, "Oh! What do I say?" This is easy, because you have a conversation process, so just relax. You can say something like this: "You know I'm really happy to answer any questions you have, and this process will help you with clarity and help you see if there's a match. I'm not attached to the specific outcome, so what I would like to do is take you through this clarity process and I'll make sure to answer any of the questions you have, okay?" Then you take them through the conversation process I just taught you. That's really how you do it. It sets you perfectly to be the guide and engages the conversation process. You just try that the next time that it comes up. It really is amazing, and it really puts you in this strong place. You do have a process and you are going to take people through it with clarity. They love to get clear on processes, so that would really support them as well.

I do want to encourage people to go to www.coachingfromspirit.com/divorce and watch my video and just really see what resonates with you. There's no accident when you're listening to this, there's no accident. I've been teaching people how to make six figures or more using spiritual principles. You will see a lot of testimonials in there—several of my clients want to make six figures in six months. I mean, the whole idea is to be able to support you so you can get back to the work. You can do work that you love. So whether it's part time or full time, the processes we teach you, you can choose which one's best for you. If you really want a full-blown empire, you can create an empire, too, using this process and be better than ever after divorce.

If you want to do that, you can easily email my assistant, Stephanie. Just email her directly. I will send you through the website—just email my assistant, Stephanie. It's Stephanie@coachingfromspirit.com if you have any questions after you view the video. And I'm happy to answer any questions that I can. So we'll give you a direct access.

I really want to say, Dee, that when I left my high-paying corporate job I really thought about the idea of being a spiritual coach and all that. I have some of these same fears that people may have when they think about moving forward. When you have a process, a system and a mentor to support you, you really can take a leap of faith; you really can, because you're not alone. You're not alone, you've got someone who's supporting you. That's why I'm teaching this program. I don't always teach this program—probably the next time we do it I won't be teaching it. I have instructors who teach. But this time I'm teaching it, so go and see if it really resonates for you. It's going to be recorded, so if you miss any, it's not a problem. We've got 24 chapters of templates, formulas and specific step-by-step information. This is a great way to get started and really have a direction. Here we are; we are going to be moving to a new year. It would be great to have a direction and get started on something so you can say, "I'm being called." I know I have a passion, so I'm here to support you.

If you have any questions, send me your questions. We certainly can provide you with any support that you need if you need that support and say, "Can I really do this?" If you want to send me your idea, your information, I'll make sure that gets to me and I will certainly support people. I know we couldn't stay on for five more hours and talk about it.

I want people most of all to know that you really can do this. When you partner with your inner guidance, when you partner with Spirit, with God, with Source, you won't be given the calling, you won't be given the feeling unless you really can do it. There are people out there who you are called to serve. They're asking for you, they're asking for your product, they're asking for your service, they're asking for your program. Now what we need to do is just help you get lined up with them and understand that it really is a simple formula. Once you understand it, it's just as easy as if you were riding a bike.

Thank you, and I appreciate all of you and just see you living a life of love, enjoying peace and prosperity.

Website for special: www.coachingfromspirit.com/divorce

“MOJO IN THE FINANCIAL DOJO”—FINANCIAL SELF DEFENSE FOR DIVORCING AND DIVORCED WOMEN



Hollis Colquhoun

Financial Expert, Author and Martial Artist

Hollis Colquhoun is a financial expert, writer, speaker and martial artist. She worked on Wall Street for 20 years as one of the first female institutional traders. She married her co-worker, the head of the trading department. Together they became a very successful professional team, and as a family had three daughters.

After being married for 20 years, Hollis went through a totally unforeseen, heartbreaking, two-year divorce process. When her divorce was finalized, she needed to return to the workforce. Using her financial background, Hollis became an accredited financial counselor for a nonprofit credit counseling agency, where she counseled thousands of people. Most of her clients were women who were in serious financial trouble after divorce or death of a spouse because they had no real financial education.

To help rectify this situation, Hollis and a co-counselor wrote a simple book: *Women Empowering Themselves: A Financial Survival Guide* to teach women the basics of budgeting, net worth and credit. It has since become an Amazon Bestseller and won a 2011 National Indie Excellence Book Award.

For the last five years, Hollis has written columns and articles for many online sites, such as Technorati, the Newark Examiner and Wisebread, and for magazines such as Personal Excellence, More and Self. Focusing on helping women, she has conducted financial workshops, provided one-on-one financial counseling and developed a program called *Design Your New Life Before You Divorce*, which financially educates and empowers women before they enter the divorce process.

Hollis' other passion is martial arts. Having practiced for more than 17 years, she has earned black belts in Karate and Tae Kwon Do. Hollis is passionate about showing women how to harness the power of

their mind, body, spirit and money. She likes to mix financial education and empowerment with martial arts philosophy and training techniques so women can master the basics of personal and financial self-defense.

Hollis has created a new website, www.HollisC.com, to financially empower her online community of women. She also has a YouTube channel, www.YouTube.com/HollisColquhoun, called *Money Mojo in the Dojo*, where she discusses financial topics with the help of martial arts weapons. She also hosts a weekly radio show on BlogTalk Radio called *Wednesday Afternoon F.E.S.T.* (Financial Education and Survival Training) to combine financial news and advice with easy self-defense techniques to ensure women's personal and financial survival!

TOPIC

Mojo in the Financial Dojo—Financial Self Defense for Divorcing and Divorced Women

You will learn:

1. Goal setting and financial organizing tips
2. Financial terms and concepts
3. Basic net worth analysis
4. Budgeting and savings tips
5. Debt and credit report analysis
6. Financial considerations before and after divorce.
7. 7. Resources for financial information and assistance

THE INTERVIEW

That was such a great introduction, and I am very pleased to be here. I've just come from the dojo; I still have my *gi* on and my black belt.

Dr. Dee Adio-Moses: It's so nice to have you here, Hollis. You and I have worked together in the past, and it has always been a great joy having you, because of just feeling that commitment that you have. When I see all the work you've done, it's something that makes me feel very warm inside. You know, I want to really just leave the platform for you; I know you have so much to teach us and to tell us today.

Hollis Colquhoun: I would be happy to; I've got tons of things to talk about. As you said, I am passionate about educating women, both personally and financially, for their survival. There are 9 out of 10 woman who are going to be in charge of their finances at some point in their lives, and there is a really stark financial reality for women. So many don't even think about what their financial life is going to be like in

5 years or 10 years or if something bad happens—will they be prepared? I'm just so struck by the statistics that 75 percent of our country's impoverished are elderly women. And that's a combination of women living longer than men—on average, women are living into their mid-80s—and 50 percent of us are getting divorced. I'm one of those divorcees. It's a very difficult time to adjust, and when women do not take control of their financial destiny, they really get into some serious trouble.

So I am just incredibly motivated to bring the message to women in particular—I'm also focusing on young people coming out of college—but primarily to women who are married or about to get married, and they need to focus on money. There are so many young women—I'm just going back a little bit, but I have three daughters. They're now aged 23, 25 and 27. I try to say that I had my first child when I was 4, but I'm not really getting people to believe that one these days. But they all are learning from me. Obviously, they've gotten the message for quite a few years about being financially empowered. And yet it's a difficult discussion to have with their fiancés or for young people to have with their husbands if they've never really sat down and talked about how they feel about money—what their financial goals are and what their credit reports look like. What kind of financial character do they have? Are they a spendthrift or a tightwad? I would say 95 percent of people, when they're getting married, do not have a financial discussion.

And that's kind of where problems start, but obviously my focus now is on women who are thinking about getting divorced or are in the process of divorce. Some are already divorced, but I am trying to impart to all of them that even if you don't understand about finances or you haven't had the power over your financial life during your marriage, you need to take control. You need to be empowered. I talk about getting your money mojo. It's something that is like a magical power. It's a quality that's going to attract others, and it's going to attract money if you take ownership of your financial life. It's kind of funny; when you are thinking about your family, about everybody else, but not thinking about yourself, then you are going to get into trouble later on in your life. You want to use your power; you want to be prepared. That's one of the main tenets, actually, of karate, which goes back hundreds and hundreds of years. It's incredibly important to be prepared. To be personally prepared, to be financially prepared, for your own self-defense.

Dr. Dee Adio-Moses: How did you mix these two, the finance and the martial arts? How did you connect them and start using them as something that will help women understand better?

Hollis Colquhoun: Well, martial arts is really the study of self-defense and harnessing your own power to protect yourself, and to protect others if they're in danger as well. But it's a feeling of self-worth that you have the strength, you have the power. Being a martial artist, you learn techniques—I was just doing some punches, I was doing some kicking, practicing on a giant pad where I'm trying to get increased power with my arms and my legs and my body, and using the energy of all of my body parts to get the best power to come out of my body. And at the same time, martial arts is very much a spiritual exercise. You have to be totally focused on what you're doing. Your energy comes through your mind, and then it goes into your body, into your muscles, into your hands and your feet. I can tell you today, when I was just doing some regular practicing—we were going back and forth, doing a series of punches and kicks—I lost focus for a second, just a second, then I lost my whole bodily function. I was out of kilter, I was not doing the right combination, I wasn't focused. I didn't have the use of my full body powers.

So that is one thing that I believe is so important when you're also responsible for your finances, and with money. Money is very powerful. It's a powerful force in our society. If people don't have financial power, if they don't have control over their financial lives, they're going to be in serious trouble. They're going to have

a problem in defending themselves, in guaranteeing their own financial security going forward. I believe that women need to understand how powerful they can be financially as well as physically and spiritually. They're certainly powerful—nobody has a question about women being so strong when it comes to having childbirth. I mean, that is a super painful experience that men don't go through and probably wouldn't be able to go through. If a woman is focused on giving birth to this child and going through the pain and being able to come out of that with so much pride, confidence and power in her capability, I want her to have the same feeling of power, empowerment, in just learning some of the basics of personal and financial self-defense.

A lot of the problem, I feel, is that women are intimidated because they don't understand the language of the financial world. But really, financial power is just understanding a math problem. Not difficult. I'm not talking about investment strategies or how you're going to beat the market, or how to strategize for a new business model. That's not what we're talking about here. It's just being willing to open up and learn some basic financial concepts that you need to know throughout your entire adult life in order to survive.

There are some very simple concepts for personal self-defense that I believe are extremely important for women to know to physically, personally survive. I've taught self-defense classes for women, and I know sometimes you see guys on the mixed martial arts, when they're having tournaments and matches, and they're doing all these snazzy flying side kicks, and they're doing takedowns with these twists and turns. But financial and basic personal self-defense really only require very simple techniques—basic techniques that I can teach people to do who are pretty much at any age, any size, any height, any weight. You will have the tools where you can personally defend yourself and also financially defend yourself.

Dr. Dee Adio-Moses: Already I've been jotting down things, because what you're saying is if somebody's not prepared, if you take your eye off the ball, don't expect to find it there where you left it. So every dollar, everything that you have, you have to plan and look at different sides of the coin and take charge of your own personal life. Why do so many women lose their money mojo, as you call it?

Hollis Colquhoun: I think it's because when they get married, they don't have a discussion, as I said before. There is a division of labor that occurs in a lot of marriages, particularly when the couple decides to have children. Maybe the woman did have a career at one point early on in the marriage, and the husband has a job, but then the wife decides, well, if we're going to have children that is my responsibility: to raise the children, to have the children, to take care of the household for the family. And the husband continues to work and be technically the financial provider. So there is an inclination, if it's not discussed from the very beginning of the relationship, for the wife—because she's not actually physically bringing in a paycheck—to disassociate herself from the finances of the family and household.

The husband takes over that role, because he has ownership of this paycheck. He says, well, I'm earning it, so I'm going to take care of the finances. If there is no real, concerted effort from the two of them to sit down maybe once every couple of weeks or once a month and go over their financial situation together, to see where they are, see what the budget looks like, the cash flow—we don't like to use the word *budget* anymore; it makes people cringe—look at their cash flow. The money coming in and the money going out, and whether it is balanced. Hopefully, ideally, there should be some money left over during the month so they can put that into savings, or they can put it into an emergency fund if something unexpected happens—which it usually does.

But if they're not sitting down together on a regular basis and going over the money together—not only what's happened in the past, in the recent month or two months, or quarter—they also need to come together to determine their goals and what they're going to be using their money for. What they're going to be working toward as a team, as a family, as husband and wife. It's much better, it's much more efficient, if they're together in the goals that they identify. If they say, well, we want to have a comfortable retirement—which really is something that takes priority over, say, saving for their children's college tuition. There are many ways for a child or the family or the parents to save for college or get funding for college, whether it be college loans or scholarships or gifts. There are a lot of different ways to tackle the college tuition issue. But really, in terms of retirement, only the husband can save for his own retirement. And only the wife can save for her own retirement. But of course, if she's not working any more, then it becomes a goal that they have to work on together. If she doesn't have her own income, they have to sit down and say, OK, how can we get a secure retirement fund started together to maximize what we have down the road?

Now, in a lot of cases, the wife doesn't do that. They don't sit down and have that conversation. So what happens is, at the husband's workplace, they have a retirement account. Maybe it's a 401k account that he's contributing to for his own retirement. What she doesn't realize—it's not well-known—is that there's a non-wage-earning spousal IRA that he can also be contributing to for his wife, up to the same amount—\$5,000 each year—that he can contribute to his own IRA. The wife doesn't know about that, and there's no real savings mechanism for the wife if she doesn't do it herself, if she doesn't take it upon herself as a priority goal. And most of the time, when I was a credit counselor, it was the woman who called because of a divorce or the death of a spouse. There was a huge amount of debt, there was no savings, really, and there was very little retirement savings on her part. She had to rely totally on her husband's resources to survive going down the road, and didn't really have any input, or didn't make sure she had input, along the way so they were in sync, helping each other survive financially in case certain things happened.

You know, there's a really favorite quote of mine from Sun Tzu, who wrote “The Art of War.” Sun Tzu was this philosopher who lived in China in 400 B.C. His book, “The Art of War,” is still read by military strategists, generals, politicians, leaders. It maps out strategies for winning some sort of confrontation. The best quote, I think, is when he said, “The art of war teaches us to rely not on the likelihood of the enemy's not coming, but on our readiness to receive him. Not on the chance of his not attacking, but rather on the fact that we have made our position unassailable.” What he's saying, basically, is be prepared. You have to be prepared in any case for whatever might happen. You can assume that a person is going to be supporting you, is going to be taking care of you, but you have to be in a position to protect yourself no matter what the situation is. No matter what happens. And that's what women need to embrace.

Dr. Dee Adio-Moses: Those who are already divorced may have already made this mistake. I did the same thing. I didn't really take care of me, even though I was working. Everything just went to the home; everything went to the family. You just don't think anything will happen. But now that we find ourselves single and we have to fend for ourselves, it is so important to pass this information to the people coming behind us. We know so many people it's not too late for. The enemy may never come, but you still have to be prepared. The question I want to ask you is, you talk quite a lot about credit reports. Here in America that's so important, and I'd like you to talk a little more about that.

Hollis Colquhoun: It's one of the most important things in any person's adult life these days. The credit report accounts for so many things that you will be judged on. Your approval rating. It influences so many aspects of our life. The credit report has an impact, of course, on your job, and most people know that.

Most people know that employers will check a credit report to find out whether or not you are a reliable employee, a responsible employee. If you have a lot of debt, they may think you're not only irresponsible, but you're more likely to take money from the company. If you're in dire financial straits, you might steal money. The credit report also affects landlords; they will look at your credit report in a lot of places to find out if you're going to be a good tenant. Of course, the banks are going to look at your credit report and your rating to find out how much debt you have if you're looking for a new loan. It also affects your utility rates. If you are going to a new place and you're establishing new service, depending on what your credit report says, they might ask for a bigger deposit. They might have higher fees, or they might be less likely to allow you to have the type of service that you want. Also, insurance companies. You're going to be judged on that. Your car insurance is affected by your credit rating as well as your driving record. So, it is a profile of really so many different aspects of the way you handle your finances.

The scary thing is, so many adults are embarrassed about their financial situation. Or they know they have some problems and they just don't want to look at that credit report, because they're going to get upset and they don't know what to do about it. But really, everybody has the ability and should get their credit report once a year, minimally, for free, from each of the three major credit bureaus—that's TransUnion, Experian, and Equifax. You go through their website, their main portal, which is www.annualcreditreport.com. If you go to a site like www.freecreditreport.com, it's not free. So you go to www.annualcreditreport.com and then you pick which credit bureau you want to go through to see your report.

My suggestion to people who are looking for the first time during the year is to stagger them. Get one report every three or four months, because they're going to be slightly different, but what's on them should be pretty much the same. They'll have different scores. Some of them have different scores altogether, like Experian, but it will give you a snapshot of your credit profile. Eighty percent of credit reports have errors on them to begin with. You need to look at them to make sure that it's you and your activity that is actually on that report. You need to make sure all the personal information is accurate. There is a part that says whether you have any kind of negative things on there, whether there is a potential discrepancy. There will be alerts to tell you if something isn't jiving, or if there is a possibility that there is some sort of identity theft going on.

It will tell you if you have any financial offenses or items that would hit on your financial record, like if you had a bankruptcy, that would be showing on there. There would be collection items on there, which you may or may not even realize. I had so many clients who when they looked at their credit report with me, there were two or three outstanding medical debts that were in collection that they didn't even know they had. I personally went through a surgery that resulted in a gazillion different bills and doctors and hospitals, and it's very easy to lose track when you go into a hospital of all the different charges that you have.

Most of the time, the doctors or the doctors' offices or the hospital, they'll only give you one invoice. One bill. Not like credit card companies, where you'll get them every 15 days. If you miss a medical bill, after 30 or 40 or 60 days, it may go into collection. If you have a collection item, then that can actually snowball into some sort of a debt where they can actually take you to court. You don't want that to happen. You want to be on top of your financial situation. If you're behind on some of your other credit card debt, or a mortgage, that will also be in the collection items. Generally speaking, those collection items will be with the issuer for a longer period of time. As I said, they will give you statements. They will tell you, they will call you, that you have a debt outstanding. You will probably be aware of that, and you need to take care of

that, because that will have a big impact on your credit score. And it will tell people whether or not you're responsible with what you owe.

There are then the loans that you have that you're current on, that you're making payments on regularly every month. And that will be showing you say, your mortgage, your car loan, if you have student loans, credit card debt, personal loans, and it will also tell you what kind of a loan it is. If it's a loan where you are jointly responsible for it, it will say "J" for joint, or some of them now are spelling things out even more clearly. If you are going through a divorce or you did go through a divorce and you split up various types of debt through the separation agreement, sometimes if you actually don't go directly through the creditor to change the title of the loan they're not going to recognize a change even if your divorce agreement says there's a change. There are so many people I know who say, well, the wife wants to have the house, so she'll take care of the mortgage. And the husband says, I'll take care of the credit card debt. And the wife says, OK, that sounds fair, the money is the same, but it actually isn't. If there are joint ownerships still on the loans as far as the lenders are concerned, if the husband doesn't stay current on the credit card debt, keeps racking up the credit card debt, ultimately she could be responsible for that even if the divorce agreement says she's not. If the ownership of the account hasn't been changed, you could be in serious trouble there. It's important to look at your credit report for that reason after your divorce.

Dr. Dee Adio-Moses: So how do they change that?

Hollis Colquhoun: You have to go through the original creditor, and it's very difficult to do that because of course they would rather have two people on the hook for the loan instead of just one. It's very hard these days to get the creditors to change the name on the account. You can tell, if you get a bill for your mortgage or credit card. It will have, on the title of the account that you can see in the window of the envelope, it will say "Mr. So-and-So and Mrs. So-and-So." Or it will say, "joint account for Mr. and Mrs. Last Name." If there are two names on there, that means you both are responsible still. Ideally, you change it before the divorce is finalized.

Dr. Dee Adio-Moses: You said you change it before the divorce is finalized. How is that possible?

Hollis Colquhoun: What you actually have to do is, you have to close the old joint account, with the permission of the creditor, and reopen new ones in the individuals' names.

Dr. Dee Adio-Moses: So it has to be agreed on before.

Hollis Colquhoun: Yes. That is agreed on as part of the settlement agreement.

Dr. Dee Adio-Moses: So if there's anybody listening who is in that position now, the ex-husband is not doing their own side of the banking and she is doing her own, taking care of the home and whatever she's supposed to do, what can she do?

Hollis Colquhoun: If they're not taking care of what they're supposed to be doing? The only thing that she can do, really, is to go to the creditors directly. Well, she can try to go through the court to make the ex-husband pay for what he's supposed to pay for. However, that takes a long time, usually doesn't work, and has legal costs involved. So if that's the case—and of course there's alimony and child support that gets into the equation too, which can be a problem—my advice is, if you're going through the process, so many women decide they want to keep the house, and they take the mortgage. They do it for the sake of the children. They split it up; the husband does the credit cards and the husband has the assets, the investment

account and the retirement account. Now, if there's a problem and it ends up that the wife can't handle all of it, then there's a possibility that the only way she can get rid of the unsecured debt, if she doesn't have the income to support everything herself and can't get it changed, is to consider filing for bankruptcy.

A lot of people kind of give a gasp when they hear that word, but if you don't have much income and you are in a situation that you can't get out of with unsecured debt—which is things that aren't attached to a piece of property—like a mortgage is attached to a house, so that's a secured debt. Car loans are attached to cars, so that's a secured debt. A credit card debt is not attached to anything, so that's an unsecured debt. If you meet all the criteria—you're not making a ton of money, you don't have a whole lot of asset value, meaning you don't have a lot of valuables that you could cash in and pay for all these debts—then it's possible for you to file a chapter 7 bankruptcy, which is a liquidation of all the unsecured debt. It's like starting over with credit cards and personal loans. If they get forgiven, you are probably going to be in a situation where you are allowed to keep the house. These days, not too many people have a lot of net asset value, meaning their house is worth a lot more than the mortgage or their car is worth a lot more than the car loan. So those are things you can hold onto, but you can get a fresh start and get rid of part of the debts if they're in your name. And of course your ex-husband is going to have to agree to it as well, if his name's on it.

Dr. Dee Adio-Moses: In this scenario you've given, why does the husband need to agree?

Hollis Colquhoun: His name's still on the loan. Unless you can decide to change all the loans over into your name, and then file for bankruptcy. But there are laws for that, too. You can't just rack up your credit cards and then the next week declare bankruptcy.

Dr. Dee Adio-Moses: I think you have to give yourself six months or something?

Hollis Colquhoun: Yes, that's exactly right. But if people are in that kind of situation, what I really suggest that they do, because there are so many different factors involved in all this, but that's what nonprofit credit counseling agencies are really for. For anybody who has tons of debt and doesn't have much income, doesn't know what to do, they can go to the nonprofit credit counseling main site, which is the National Foundation for Credit Counseling, it's www.nfcc.org, and you'll be able to get phone numbers for nonprofit credit counseling agencies. They don't necessarily even have to be in your area; I spoke to people all over the country by phone when they called our main number.

Get a credit counselor who is trained and accredited to look through your situation with you. Get a few suggestions on how to change some of your main expenses, how to possibly get out of your house, or if they think bankruptcy is a good solution. They will be able to walk you through it and give you some solutions so you can get more of an order in your mind on what you should do financially.

Dr. Dee Adio-Moses: That's very empowering, to know that is available. I heard a friend of mine say one time that when she filed for bankruptcy, she called one of her credit cards and they gave her another credit card. They transferred the money and then she kept using that card; I can't remember all the details. But the bottom line is that you don't have to lose all your credit cards. You may still be able to have one if you connect with each one of them separately and discuss your situation. They may be able to say, OK, you have \$500 on it. We'll give you another, maybe \$800 credit card, and you can keep using that. Something like that.

Hollis Colquhoun: Normally, if you're with a credit counseling agency and you want to go through their debt management program—which has become more flexible in recent years because people are in such dire financial straits—what they try to do is put you in a program where you're working through them. They have relationships with the creditors where they will get an agreement with them to really lower your interest rates. Most of your accounts will be closed, because the whole purpose is for you to get out of debt without having to file for bankruptcy. You can't file for Chapter 7 bankruptcy, which is the liquidation, you can't get rid of all of your credit cards in a bankruptcy except for one.

There is another kind, which is a Chapter 13 bankruptcy, which is where you go through each creditor and negotiate a repayment program. Maybe it's only for 50 percent of the debt that you owe. You make an arrangement with them directly; they will agree. You have a payment program with them, and you have to make regular payments and pay off whatever the debt is that you two have agreed on, at the interest rate, but it is a repayment program. With the debt management program at a credit counseling agency, they have agreements for lower interest rates where they're trying to get you to pay off most of your debt in a manageable way and also keep from getting back into debt. If they give you three credit cards that you can still use, you're not really changing your behavior. You're still relying on your credit cards more than you should, because you really need to be on top of your cash flow. You really need to be a manager of your money on a regular basis. Some people get in trouble with credit cards, and once you give them a couple of credit cards that they can use, it's not enough to change the behavior.

Dr. Dee Adio-Moses: You know, last week we had Sharon here, who really spoke with our participants about how to begin again in your life. Next Thursday we have Deborah, and she's going to talk about starting afresh and going for it. So all that you're talking about now can still be transferred to the personal life—the discipline, the budgeting, the goals, everything. Keeping a record. Before, we had a husband to blame, but now when we start a new life, we're doing the new business. You still have to put all this in place. It's so important that we learn all these steps now.

Hollis Colquhoun: It is, and what I like to tell people now is that budgeting and cash flow management doesn't sound like it's fun or something you want to do. But if you start by thinking about your goals—what you want to do in the next year and what you want to do in the next 10 years—what are the most important things that you want to have your money do for you? Where do you want to go? Start with your goals and list them in order of importance to you. Put them on a mirror in your bathroom and put them on the refrigerator door, so that every day you're going to see that list and it's going to be motivating and empowering. Then when you sit down and take a look at what money is coming in and what is going out, it's going to be much more motivating for you to start saying, hey, I can make some changes here. Or maybe I can make use of some resources. We discussed some earlier, and I have a pretty extensive resource list online that people can take advantage of to get information, to get help, to lower their budget expenses. It's a good place to start off with a positive mindset: that you are powerful and you have the ability to move forward and reach those goals if you can take control of your money and your financial life.

Dr. Dee Adio-Moses: And you have been so generous to make a list of so much information that can be accessed. You also have a gift for everyone, and you have a special. We only have seven more minutes to finish the call. If you can just tell us how to connect with you and where to go—I know it's www.hollisc.com and they can find you, but which products do you have for our listeners, and what do you want them to do?

Hollis Colquhoun: Well, on www.hollisc.com, there's a free article on how to get yourself empowered financially, to understand what your worth is even if you don't have a job that's paying—all those things that you do for the household and what they're worth. Also, in the products section, Programs and Products, I have special prices. There's my book in a pdf form, which you have to download, because there are graphs and charts and things that I want everyone to fill in so they can keep track. You can get that for 99 cents. There's a "Mind and Money Mastery" program that is on special; it has tapes you can listen to that cover some of this same information but in more depth. And if you are just entering the divorce process and you want to get your bearings, there is an "Empower for Divorce—Design Your New Life Before You Divorce" program, which is a combination of counseling sessions with me and CDs and a workbook. There is a free consultation with me in the beginning, and it's also at a special price. Go to www.hollisc.com, and I would love to help you if you would like to find a way to get your financial empowerment.

Dr. Dee Adio-Moses: That is so wonderful to know that you have so much for them to access. And we will be sending, probably later today, the replay. I think every one of us needs to listen to it again. You can get your notes together and know that this is such an important part of the future. Go to www.hollisc.com, and get the free items, and you can buy any of the products that you want there. You will get the link when we send you the replay, as well.

We have one comment that just came in, from Juliet in New York: "I just want to say thank you so much for this class. I've gained so much, and the part about the credit reports—I've been one of those who never cared about it. I know I'm just kidding myself. So thank you."

Hollis Colquhoun: Oh yeah, that's so important to do that, and I didn't talk about credit scores—you do have to pay for them, but they should cost about \$15 each. You go to each credit bureau to get your scores, but stagger them. If you go to TransUnion first, they use the FICO score, which is what is mostly used by employers and all the other people who are looking at your report. The score range is from 300 to 850—850 is perfect, but I've never seen that one. But you want to know what your score is if you're thinking about getting a loan, buying a car, buying a house, getting a job, getting an apartment. You need to know your score, and you need to know your credit report. You also need to send something in writing if there is an error. The credit bureau has to correct that within 30 days or else they automatically take it off your report. So if there's an error, make sure you're on top of that and get rid of it or question it.

And I just wanted to end, because Bruce Lee is one of my favorite martial artists of all time—he was unbelievable, the things that he did. My favorite saying for the things that have happened in my life and the difficulties I've had—I've overcome nine surgeries and a divorce. I'm coming off my ninth surgery. One of the karate sayings is, you want to have 9 times down and 10 times up. So as long as you're up more than you're down, things are OK.

Bruce Lee said, "To hell with circumstances; I create opportunities." So even if you are in a difficult situation—you have questions, problems—you do have opportunities. There are ways for you to have a great life going in the future if you take control, if you get some help where there is help, and you pay attention, believing that you have the power to control your financial destiny and your personal destiny.

Dr. Dee Adio-Moses: I really love that: "To hell with circumstances; I create opportunities." Really, really empowering to have that as our closing saying. So let's everybody go with that, and leave the circumstances alone! You can create the opportunities. Let's all go for it.

Thank you so much, Hollis. It's really been a wonderful hour. I can't believe it's gone so quickly.

Hollis Colquhoun: I know, I have all these other things I wanted to say! But definitely, the resources are going to be available. Make use of them. There are lots of things that can help you balance your cash flow if you just check into them.

Connect with Hollis at www.hollisc.com

HOW YOU CAN START OVER, BECOME THE NEW YOU, AND CREATE ABUNDANCE WITH YOUR LIFE EXPERIENCES



Revrend **DR. DEE ADIO-MOSES**
Life Transformational Strategist

Dr. Dee Adio-Moses is a visionary, author, life strategist and educator. An ordained minister with a Ph.D. in Philosophy, specializing in holistic life and spiritual counseling, Dr. Dee is the founder and spiritual leader of Healing Centre of Christ International and the Better than Ever After Divorce Community, (part of her 501(c)(3) nonprofit organization). She is also the host of the popular radio show “Spiritual Laws of the Universe with Dr. Dee.”

Dr. Dee is a modern-day key proponent of Oneness Consciousness as a healing strategy, and provides step-by-step programs to help you on your oneness journey, teaching you to master your emotions, your body, your relationships, your finances and your life. She teaches that “Over-flowing abundance (which includes peace, love and good health) is your birthright, and your life must reflect this. If not, the awakening of the soul to the realization of the Divinity within and thus the greatness is the work that needs to be done.”

A passionate and committed spiritual and life teacher and mentor, her passion, her innate gift and her ability to take the spiritual and translate it into the practical, have been the foundation of the success of her ministry.

Before her divorce, Dr. Dee was a successful financial sector entrepreneur. The whole business collapsed along with her marriage. After this trauma and devastation of her divorce and business, Dr Dee clawed her way back, found her gift, and went back to school. She became an ordained minister and earned her doctorate.

She is the acclaimed author of many life-changing books, e-books, home-study programs and audio books, including “You Are Enough—Twelve Healing Steps to Your Wealth, Health, Love, and Happiness.” She has travelled extensively through Europe, Africa and North America helping women discover their inner power, find their gifts and create the life they truly desire, especially after a traumatic experience.

Dr. Dee's personal devastating divorce experience and her journey of overcoming as a single mother of three sons is the reason she is in the forefront of mentoring and empowering divorced women and their children, helping end the trauma and devastation of divorce and helping them pick up the pieces and create "Better than Ever After Divorce" lives for themselves.

Dr. Dee has been happily re-married for more than 16 years. She is also a grandmother, and her sons are all successful adults in their own rights.

TOPIC

How You Can Start Over, Become the New You, and Create Abundance With Your Life Experiences

Starting over after any major life trauma, such as divorce, can be very challenging. Dr. Dee knows this too well. She had to start over from "minus zero." She believes that there is always a gift somewhere in your trauma. She found her gift in her own trauma; became a spiritual leader, author and life strategist; and now helps others do the same.

In her presentation, you will discover the secret expert strategies Dr. Dee uses to help her clients become the experts that they are. We start from scratch and strategically position your expertise for using your gift. You will change lives and be able to get people all over the world to be excited for your services, products, trainings, speaking, as you step into your authentic power. We will also work with the mindset that you need to be able to truly excel, helping you move through any hindrances that may be holding you back from manifesting your gift.

www.healingcenterofchristinternational.org

THE INTERVIEW

Thank you for being here. It is a great honor to be with you for the next hour sharing my story of how you can create a new life for yourself with a new you after your divorce or after any trauma or devastation.

Let me tell you first a little bit about myself. My first marriage ended in divorce after more than 16 years of marriage. When the marriage ended it was a very traumatic experience for me, because my business empire failed at the same time. Not only did I have the breakup, my whole business collapsed. You can imagine how devastating that was. I became a single mother of three boys. Before the divorce, I received advice from some of my family members and friends that I should not leave my dead marriage. They said, "You should not even think of divorcing your husband because of your three boys," and "How can you take care of three boys?"

But I knew deep within my heart that for me it was a marriage that had ended a long time before the horrific event that put the final nail in the coffin. This was when I had the courage to say, "Enough is

enough.” I knew it was time, but because my business failed at the same time, that meant there was no money. I was broke, a single mother and scared. A lot happened at that time that I do not want to bore you with, but first I had to move. Not just move homes, but move from one country to another. I was living in Nigeria, West Africa, then and I moved to London, England. My children were in school in England. I joined them, and we began living in London. It was a very stressful and challenging time.

Let me fast forward and tell you that the best news I have with all those experiences, all the devastation, all the loss of money, all the brokenness. The best news is that I survived it. I not only survived it, I created another life for myself. A new me was born. Even though I went back to school, became an ordained minister, got my doctorate in philosophy, you do not need to do all that to create a new you after you have experienced trauma or devastation. For most people, though, experiencing serious life changes is usually the beginning of a brand-new life and a new career. I am so grateful that I finally learned and embraced what I was born to do and started doing it.

Moving from the financial sector, with all the money and glamour, to being a spiritual leader and a life strategist may seem as if I moved from one extreme to the other. What I feel is that I moved into myself. I found myself. I am happy to be here, working and assisting people from all over the world and from all walks of life who have gone through the valleys of life, to pick up the pieces and create an amazing life for themselves. Moving from the place of trauma and devastation into the place of freedom. And my job does not end with the parents. I include the kids too. Remember, I was a single mother with three sons. My three sons made it through also and are successful men in their own rights. We share our joint experiences with families.

Do you also remember my advisers? Advising me to stay in a dead marriage? I think about it and I say, what if I'd not listened to my inner voice and made that step? Where would I be today? I am grateful and so humbled that I listened and I am here. I'm here to share with you that even though it was a hard road to travel, even though it was difficult, it is possible.

For those that have read my free ebook “Live Again after Divorce” at our website, www.betterthanneverafterdivorce.com, you have read what I wrote about beating a dead horse. Be sure your marriage is dead before you jump ship and then regret it. But if it is dead, do not beat a dead horse. It is time to move on. Do not look back with regret about what should have been, what could have been, if only something was done differently. Do not allow yourself to be burdened with the past, sad memories, sad experiences. Let me tell you, what you need to do is to look the other way, forward not backward. Living regretfully in the past holds you to the past, and it will pull you back from advancing towards greater power and greater joy. Let all of us make a decision from today that we are going to leave the past where it belongs—in the past, behind us—so we don't pay the price, we don't drag around a life that is already dead. That life is gone, it's dead, it's behind. That dead life didn't do much for us anyway. Why do we want to carry that burden or that pain? Let's just leave all the regrets behind and not allow it to make us grow old and weak when we should be enjoying our youth and living it up. Because if you don't do this, what do you think will happen?

1. Not letting go destroys your advancement in life. You get stuck, and getting stuck usually means no money, no joy, no good things of life.
2. Not letting go ages you.

3. Not letting go deprives you of the pleasures of life.
4. Not letting go is burdensome; it is heavy on the heart.
5. Not letting go affects your health negatively.

In order to let go, what we are going to do now is to unload. We start the unloading process right here, right now. Make the resolution, with the aid of the Creator, the Supreme Power, to throw off the remembrance of everything in the past that has betrayed you, annoyed you, everything you regret, everything you have mourned over. Every regret, every mournful thought, takes so much out of your life.

It takes energy to pile on more misery. It takes energy to strengthen the habit of regretting. It takes energy to make the mind color everything with a tinge of sadness. This feeling, constantly indulged in, will bring on some form of physical ailment. The ailment belongs to a condition of mind that we should be done with forever. If we are looking forward, we can shake it off and be in better health than ever. If the predominant mood of our minds is that of looking backward, the ultimate result will be serious to the body.

A big healing process that we have to do right now is the forgiveness ritual. This is a great tool in releasing the past. Indira Ghandi called forgiveness “the attribute of the strong.” The best part of this ritual is that afterwards the major benefit is that it will allow everything we will learn here today to flow more, and your spirit will be clear to receive everything better.

FORGIVENESS RITUAL

The inability to forgive is the largest most toxic thing in the world. For anyone to truly be able to move into better and greater things in their lives, they must be able to release and let go. Negative energy blocks the flow of your good. Forgiveness is for you, not for the other person. This process will free your mind that has been cluttered with negative energy, free it up with the space to usher in all that you desire in your life. The heavier this baggage, the more difficult it is to be an achiever.

The forgiveness ritual needs three pieces of paper, 8x5 in size. I am going to stop for a short while to give you time to start this process. You already have your paper—if you are listening to this as a recording, just pause and start writing.

On the first piece of paper, write the title: *All the Things I Need to Forgive Myself For.*

Begin to write down all the things that will need forgiveness from you to you. Write, “I forgive myself for ...” Reach back into your life and list all the things you have held against yourself. Decisions that you believe have caused unpleasant results. Things you may have done that you believe affected others in a negative way.

On the second piece of paper, write the title: *All Those I Need to Forgive.*

Begin to write down all those people who will need forgiveness from you. Write “John, I forgive you for ...” Reach deep inside of you and write all those you hold in un-forgiveness. Write their names and the emotion that you associate with the experience.

On the third piece of paper, write the title: *All Those Who Need to Forgive Me*.

Begin to write down all the people from whom you will need forgiveness. Those for whom you believe you have caused unpleasant results. Things you may have done that you believe affected others in a negative way. Write, "John, for my being ..., you forgive me."

You then take the three sheets of paper and either burn or tear them. During this process, be very present in the ritual. Stand alone. Take three deep breaths and say, "I see myself and all of us free and moving on to our own higher good. In the power that is in the name of Jesus The Christ, and so it is."

When you are finished, know there is no more looking back. Nothing in Nature, nothing in the Universe is at a standstill. Nothing goes backward. A gigantic incomprehensible force and wisdom move all things forward toward greater and higher powers and possibilities. You are included in and are a part of this force.

My intention for this hour together with you is to give you the tools to be able to start the process to:

- Be the master of your own life.
- Overcome life's obstacles.
- Develop the success mindset.
- Move to the next level of your life.

The process is for you to learn to operate at a higher vibration.

Trauma is a life-changer; for many it can be for the worse. After my divorce, I was so completely shattered that I lost my bearings. With divorce, you are likely to lose your friends. I did. Many become broke; I was broke. The sad part also is the fact that sometimes there seems to be no help coming from anywhere. In finding my way back, this tool was very effective and I still use it till today. This is a tool that will help you to find your way back quickly.

I learned that to live undisturbed by the past you must first find your own center. You must then be firm in your own center, and so rule the world from within. Failed marriages derail us as women; we lose ourselves because we lost ourselves at the beginning of the marriage—we become "somebody's wife," or "somebody's mother."

From now on, find your center and live in it. Surrender it to no one from now on. In the degree that you do this will you find yourself growing stronger and stronger in it. The question is, how can one find her center? The answer is, by realizing your oneness with the Infinite Power, God, and by living continually in this realization.

If you are one of those who need some work done on this, who are not ruling from their own center, the first thing you must do is clean out the window of your soul. I had to do that. If the windows of your soul are dirty and streaked, covered with matters of divorce and issues and problems, then as you look out your windows, the world will seem dirty and streaked and out of order.

You have to stop complaining, stop the pessimism, clean the windows of your soul and allow the sun to come in. Instead of longing for some other world, you will discover the wonderful beauties of your world. Once you are OK and in order inside, you will carry this brightness. It will show in your tone and disposition; you will carry an atmosphere that others will want to be part of. Your vibration will be at a higher level, and you will attract the right friends at this high vibration.

Embrace the omnipotence of God into your consciousness—understand all there is to know about God, understand who you are in relation to God, understand how to be close to God—everything about you and God.

Learn how to strengthen this relationship by prayer and meditation. Continuously manage this relationship with God by stepping into the next level of higher consciousness and manifestation where you can then start manifesting all that you want. You become a vessel of God and become that person through whom God can manifest to the world.

If you keep your thoughts turned toward the outside world, the external part of yourself or others, you will see only the things that are not real, but of time, and which pass away. All the faults, failures, or lacks in people or circumstances will seem very real to you, and as a result you will be unhappy and sick. If you turn your thoughts away from the external toward the spiritual, and dwell on the good in yourself and in others, all the apparent evil will first drop out of your thoughts and then out of your life. That is when your being a vessel will start becoming a reality.

The fact is that being a vessel means God is manifesting in you. But the question is, “How can God be manifested in you?”

When you are quickened to spiritual understanding and fully realize the true character of God and your own nature as the image, or idea, of God, you will perceive the true character of God and His attributes. You will grasp your relationship with Him and realize that His attributes are your attributes. His power is your power. His character is your character. You are not limited in life. You have existed with the Father always.

Imagine a great reservoir out of which lead innumerable small channels. At its farthest end, each channel opens out into a small fountain. This fountain is not only being continually filled and replenished from the reservoir, but is itself a radiating center that gives out in all directions that which it receives, so that all who come within its radius are refreshed and blessed.

This is your relationship with God. Each one of us is a radiating center. Each one, no matter how small, is the little fountain at the far end of a channel, the other end of which leads out from all there is in God. This fountain represents the individuality, as separate from the great reservoir—God—and yet as one with Him, and without Him we are nothing.

Each of us, no matter how insignificant we may be in the world, may receive from God unlimited good of whatever kind we desire and radiate it to all about us. But remember, we must radiate if we want to receive more. Stagnation is death. It is necessary for the simplest mind to grasp the idea that the very wisdom of God—the love, the life, and the power of God—are ready and waiting with longing impulse to flow out through you in unlimited degree. This is the “I am” consciousness.

I earnestly urge upon you to cultivate this “I am” consciousness—that you may realize the power within you. Then there will come naturally to you the correlated consciousness that expresses itself in the statement, “I can and I will,” one of the grandest affirmations of power that man can make. This “I can and I will” consciousness is that expression of the something within, which I trust you will realize and manifest. I feel that behind all the advice I can give you, this one thing is the prime factor in the secret of success of the new you.

BECOME A LIFE TEACHER

Because of what you have experienced, you have been through the university of life. As you overcome, you graduate. There are different levels of graduation, but after each level, I have a great suggestion for you. Sharing your experience and helping others overcome is the best part of your healing. Believe me, when you take this new role and diligently work at it, you will be surprised at the joy and sense of achievement you feel. I know many who found a new career as part of this new way of life. This may at first seem daunting, but trust me, this will be a career that can reflect the true you. It will bring you in alignment with the universe. I call it being a life teacher. Whatever name you give it, start by seeing this as a project through which God can bless the world. With that mindset you can give yourself time to have quality training from Spirit and from the other teachers who will come into your experience, like those of us you are listening to from this Telesummit. Sharing your story and how you overcame is already down your alley, you know the ins and outs personally, and you know what? Your prospective students, the ones you will share your stories with, are just behind you and you are their chosen teacher. You have walked in your future students’ shoes and understand what they are going through. You are an expert on this subject and a good one for that matter. Do not belittle your life experiences. Continue to be connected with your creator and see yourself as the vessel for God to bless the world. When you do this, I feel it is saying yes to your Creator.

I am an advocate that every adult should have a ministry or outreach program that they are involved in, especially people who have had extraordinary life experiences and survived. This is the gift from your survival. Helping others to learn from your experiences and supporting them to overcome. Becoming centered and being empowered by your experiences instead of being broken by them. There is a reason you are listening to this right now; there are no coincidences. Start today and start writing down what comes to you that you should do. I have seen people who came out of ill health become the best health coach, for instance.

For those who are hesitant, I want to talk about some inner power that you possess that will help you to be all that you desire.

THE WILL FACULTY

The will to do is the greatest power in the world that is concerned with human accomplishment. No one can determine its limits in advance. The things that we do now would have been a few ages ago impossibilities. Today the safe maxim is: “All things are possible.”

The will to do is a force that is strictly practical, yet it is difficult to explain just what it is. It can be compared to electricity, because we know it only through its cause and effects. It is a power we can direct, and to the extent we direct it do we determine our future. Every time you accomplish any definite act, consciously or unconsciously, you use the principle of the will. You can will to do anything, whether right or wrong, and therefore the way you use your will makes a big difference in your life. Every person possesses some will to do. It is the inner energy that controls all conscious acts. What you will to do directs your life forces. All habits, good or bad, are the result of what you will to do. You improve or lower your condition in life by what you will to do. Your will has a connection with all avenues of knowledge, all activities, all accomplishment.

Genius is but a will to do little things with infinite assistance. Little things well done open the door of opportunity for bigger things. The will accomplishes its greatest results through activities that grow out of great concentration in acquiring the power of voluntary attention to such an extent that we can direct it where we will and hold it steadily to its task until our aim is accomplished. When you learn so to use it, your will power becomes a mighty force. Almost everything can be accomplished through its proper use. It is greater than physical force because it can be used to control not only physical but mental and moral forces.

There are very few who possess perfectly developed and balanced will power, but those who do easily crush out their weak qualities. Study yourself carefully. Find out your greatest weakness and then use your will power to overcome it. In this way eradicate your faults, one by one, until you have built up a strong character and personality.

How can you improve your faculty of will? A desire arises. Now think whether this would be good for you. If it is not, use your will power to kill the desire. But on the other hand, if it is a righteous desire, summon all your will power to your aid, crush all obstacles that confront you and secure possession of the coveted good.

Slowness in making decisions is a weakness of will power. You know you should do something, but you delay doing it through lack of decision. It is easier not to do a certain thing than to do it, but conscience says to do it. The vast majority of people are failures because of the lack of deciding to do a thing when it should be done. Those who are successful have been quick to grasp opportunities by making a quick decision. This power of will can be used to bring culture, wealth and health.

Some special pointers: For the next week try to make quicker decisions in your little daily affairs. Set the hour you wish to get up and arise exactly at the fixed time. Anything that you should accomplish, do on or ahead of time. You want, of course, to give due deliberation to weighty matters, but by making quick decisions on little things you will acquire the ability to make quick decisions in bigger things. Never procrastinate. Procrastination is referred to as "the thief of time." Decide quickly one way or the other, even at the risk of deciding wrong. Practice this for a week or two and notice your improvement.

The lack of initiative, too, keeps many people from succeeding. They have fallen into the way of imitating others in all that they do. Very often we hear the expression, "She seems clever enough, but she lacks initiative." Life for these people is one continuous grind. Day after day they go through the same monotonous round of duties, while those who are "getting along" are using their initiative to get greater fullness of life. There is nothing so responsible for poverty as this lack of initiative, this power to think and do for ourselves.

You are as good as anyone. You have will power, and if you use it, you will get your share of the luxuries of life. So use it to claim your own. Don't depend on anyone else to help you. We have to fight our own battles. All the world loves a fighter, while the coward is despised by all. No matter what you have gone through, never allow anyone to kill your will to be all that you were born to be.

Every person's problems are different, so I can only say, "Analyze your opportunities and conditions and study your natural abilities." Form plans for improvement and then put them into operation. Marriage failures happen on two-way streets, both parties having a part to play in it. Now, as I said before, don't just say, "I am going to do so and so," but carry your plan into execution. Don't make an indefinite plan, but a definite one, and then don't give up until your object has been accomplished. Put these suggestions into practice with true earnestness, and you will soon note astonishing results. Your whole life will be completely changed.

An excellent motto for one of pure motives is: *Through my will power, I dare do what I want to do.* You will find this affirmation has a very strengthening effect.

PROSPERITY CONSCIOUSNESS

There are a lot of statistics about poverty and divorce and how women are at the receiving end. I know that too well: In my own case, I lost both my marriage and my business. Poverty was right there steering me in the face; I was broke and emotionally shattered.

My life coach many years ago after my divorce was very emphatic about my prosperity consciousness. I believe using the spiritual laws and learning about prosperity consciousness saved me from a life of poverty and brought plenty back into my life.

The first step toward acquiring wealth is to surround yourself with helpful influences of wealth, as much as you can. Wealth is usually the fruit of achievement. It is not, however, altogether the result of being hard-working. Thousands of millions of people work hard who never grow wealthy. Others, with much less effort, acquire wealth. Seeing possibilities is another step toward acquiring wealth. A woman may be as industrious as she can possibly be, but if she does not use her mental forces she will be a manual worker, bossed by others who are able to use their mental power.

As a life coach, there were times that some of my students found it challenging to understand why they should move from the surroundings where they moved to after their divorce and why they must try, even during their down times, to take care of their appearance, dress nicely, give away all the torn T-shirts and worn-out clothes, and keep their surroundings looking good at all times.

These students did not realize that their thoughts and their surroundings exercised an unfavorable influence. I explained that thoughts are moving forces, great powers; that thoughts of wealth attract wealth. Therefore, if you desire wealth you must attract the forces that will help you to secure it. Your thoughts attract a similar kind of thoughts. If you hold thoughts of poverty, you attract poverty. If you make up your mind you are going to be wealthy, you will instill this thought into all your mental forces, and you will at the same time use every external condition to help you.

No matter how sad you feel, no matter how devastating your experiences, your fastest way to overcome and start turning things around is to turn your thoughts away from the devastation. Be aware of what you are doing to your mind with your thoughts and what you are doing to your physical body by the environment you are living in.

The truth that the Spirit of God is the Spirit of infinite plenty, the power that has brought, that is continually bringing, all things into expression in material form. When you realize this and you align yourself with this realization, you are one with God and miracles start to happen. First and foremost you will get the spiritual solution to all your problems. Being one with God, the Infinite Power, you become a magnet to attract to yourself a continual supply of whatsoever you desire.

If one holds herself in the thought of poverty she will be poor, and the chances are that she will remain in poverty. If she holds herself, whatever present conditions may be, continually in the thought of prosperity, she sets into operation forces that will sooner or later bring her into prosperous conditions. This law works unceasingly throughout the universe, and the one great and never-changing fact in connection with it is, as we have found, that *"like attracts like"*. If we are one with this infinite power, this source of all things, then in the degree that we live in the realization of this oneness—the "I am" consciousness, in that degree do we actualize in ourselves a power that will bring to us an abundance of all things that it is desirable for us to have. In this way we come into possession of a power whereby we can actualize at all times those conditions that we desire.

As all truth exists now, and awaits simply our perception of it, so all things necessary for present needs exist now and await simply the power in us to appropriate them. God holds all things in His hands. His constant word is, *"My child, acknowledge me in all your ways, and in the degree that you do this, in the degree that you live this, then what is mine is yours."*

The Lord will provide; He giveth liberally to all those who put themselves in the right attitude to receive from Him. He forces no good things upon any one. True godliness is in a sense the same as true wisdom.

The supply is always equal to the demand—equal to the demand when the demand is rightly, wisely made. When one comes into the realization of these higher laws, then the fear of want ceases to terrorize over one.

Now that you are out of a bad situation, do not allow your mind to expect another bad situation. Whatever the circumstances, you must realize that you have within you forces and powers that you can set into operation that will triumph over any and all apparent or temporary losses. Set these forces into operation and you will then be placing a magnet that will draw to you a situation that may be far better than the one you have lost, and the time may soon come when you will be even thankful that you lost the old one.

Recognize, working in and through you, the same infinite power that creates and governs all things in the universe, the same infinite power that governs the endless systems of worlds in space. Send out your thought—thought is a force, and it has the power of unknown proportions when rightly used and wisely directed—send out your thought that the right situation or the right work will come to you at the right time, in the right way, and that you will recognize it when it comes. Hold to this thought. Never allow it to weaken. Hold to it and continually water it with firm expectation. You in this way put your advertisement into a spiritual newspaper, a paper that has not a limited circulation, but one that will make its way not only to the utmost bounds of the earth, but of the very universe itself. It is an advertisement, moreover,

which if rightly placed on your part, will be far more effective than any advertisement you could possibly put into any printed sheet, no matter what claims are made in regard to its being “the great advertising medium.” In the degree that you come into this realization and live in harmony with the higher laws and forces, in that degree will you be able to do this effectively. This is the law of prosperity: When apparent adversity comes, be not cast down by it, but make the best of it, and always look forward for better things, for conditions more prosperous.

To hold yourself in this attitude of mind is to set into operation subtle, silent, and irresistible forces that sooner or later will actualize in material form that which is today merely an idea. But ideas have spiritual power, and ideas, when rightly planted and rightly tended, are the seeds that actualize material conditions.

Never give a moment to complaint, but utilize the time that would otherwise be spent in this way in looking forward and actualizing the conditions you desire. Suggest prosperity to yourself. See yourself in a prosperous condition. Affirm and decree that you will before long be in a prosperous condition. Decree and affirm it calmly and quietly, but strongly and confidently. Believe it, believe it absolutely. Expect it—keep it continually watered with expectation. You thus make yourself a magnet to attract the things that you desire. Don’t be afraid to suggest, to decree these things, for by so doing you put forth an ideal which will begin to clothe itself in material form. In this way you are utilizing agents among the most subtle and powerful in the universe. If you are particularly desirous for anything that you feel it is good and right for you to have, something that will broaden your life or that will increase your usefulness to others, such as your life experience coaching, simply hold the thought that at the right time, in the right way, and through the right instrumentality, there will come to you or there will open up for you the way whereby you can attain what you desire.

There is an advice with this law—don’t fold your hands and expect to see things drop into your lap. Set into operation the higher forces and then take hold of the first thing that offers itself. Do what your hands find to do, and do it well.

If the work you are doing is not thoroughly satisfactory to you, then affirm, decree, believe, and expect that it is the agency that will lead you to something better. The basis for attracting the best of all the world can give to you is to first surround, own, and live in these things in mind, or what is falsely called imagination. All so-called imaginings are realities and forces of unseen element. This is not pining, or longing, or complainingly wishing. It is when you are down in the world, calmly and persistently seeing yourself as up.

Know that:

- The desire to do implies the ability to do.
- You have within you the power to gratify your every wish.
- Your happiness and success depend upon your ideals.
- You can be happy every step of its way or miserable as you please.
- The mightiest power in the world is free for you to use.
- There is somewhere in every brain the energy that will get you out of that rut and put you far up on the mountain of success if you can only use the energy.
- You know that gasoline in the engine of an automobile doesn’t move the car until the spark comes to explode the gasoline.

So it is with the mind of all of us. We are not speaking now of anyone who is a great genius, but of average, able citizens. Each one of them has in her brain the capacity to climb over the word *impossible* and get into the successful country beyond. And hope, self-confidence and the determination to do something supply the spark that makes the energy work.

The new you must embrace all that we have talked about. Do not be the person who says, “It can’t be done,” but the one that goes ahead in spite of adverse advice, and shows that it can be done, the one who gets there.

We have read or heard that “the Lord helps those who help themselves.” Believe me, it is a true saying. We climb the road to success by overcoming obstacles. Stumbling blocks are but stepping stones for the person who says, “I can and I will.”

PERSEVERANCE

There is nothing that can resist the force of perseverance. The way ahead of all of us is not clear sailing, but all hard passages can be bridged if you just think they can and concentrate on how to do it. If you think the obstacles are insurmountable, you will not of course try, and even if you do, it will be in only a half-hearted way—a way that accomplishes nothing. The answer to perseverance is spiritual awakening.

Once you are spiritually quickened, you cannot live the low life of lack and limitation, eating with the pigs and going deeper into the muck. The awareness awakes a part of you that is ready to see life differently, that is tired of being tired. Your spiritual mind will be your tool of perseverance. It will hold you up strong and remind you that there is no other way but the higher way; there is no place anymore in your old life. You are free and you have the tools of your mind to make it happen.

There are different levels of awakening, and no two people are the same. Work on your spiritual awakening and development, your oneness consciousness, and you will have the power to persevere to any level that you need to go. Success is the only word you know, and success will surely be yours. Because once the spiritual mind has once commenced to awaken, nothing can stop its further waking.

Think, speak and act just as you wish to be, and you will be that which you wish to be. You are just what you think you are and not what you may appear to be. You may fool others but not yourself. You may control your life and actions just as you can control your hands. If you want to raise your hand, you must first think of raising it. If you want to control your life, you must first control your thinking. Easy to do, is it not? Yes it is, if you will but concentrate on what you think about.

For she only can who says she will.

Connect with Dr. Dee at the [betterthenever membership community](#).

VISIONBOARD 'N' BEYOND: MOVE THROUGH DIVORCE TO YOUR IDEAL LIFE, USING YOUR VISIONBOARDS ALL ALONG THE WAY



LAUREN DIBIASE

Life Visioneer and International Holistic Life Coach

Lauren DiBiase is an International holistic life coach. She supports her clients with a whole-life approach toward balance and fulfillment by teaching her powerful method of Visioneering™ to engineer the vision for your life. In addition, her clients also develop a strategy and level of accountability by which they will ultimately, attract their ideal life.

Lauren is the founder and president of Life Visioneer Inc and the Visionboard 'n' Beyond process. She holds a B.A. in economics, an M.S. in mental health counseling and is a certified personal and executive coach. Additionally, she is a business partner of Bob Proctor's, (a featured expert in the movie "The Secret.") She is trained and licensed to represent his organization and teach his material.

Lauren's passion in life is to share from the heart in a way that can help others unlock their true desires and to stand by them as they discover their unique path to abundance.

TOPIC

VisionBoard 'n' Beyond: Move Through Divorce to Your Ideal Life, Using Your VisionBoards All Along the Way

Three simple steps to get your VisionBoards working for you now! One little secret that when shared will help you to activate your VisionBoard.

Exercises to apply immediately to bring relief and get you moving toward the life you were meant to live!
Promotion: Visionboard 'n' Beyond: Six-Week Teleclass.

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NOW TO THE INTERVIEW

Lauren DiBiase: Thank you, Dee! It's a blast to be on this call with you. I know we had such a powerful conversation just sort of on the off chance, so I'm really looking forward to this one.

Dr. Dee Adio-Moses: I want you to tell us, what are vision boards? How do we use them, and why do we use them?

Lauren DiBiase: Right. We're surrounded with people who are talking this language all the time, and we forget that there are a few people out there who don't know what they are, or what "The Secret" is.

I like to tell people who have never—and I do come across folks who haven't heard of it. I'll tell you a little bit later one of my favorite vision board stories, around just someone like that. But what I like to tell people, very simply, is that vision boards work with what we call the Law of Attraction. And that's a lot of what the movie "The Secret" is about, that you referred to earlier. Bob Proctor is one of the featured speakers in the movie. Basically, in a nutshell—and this is a very basic nutshell—what it talks about is "like attracts like." Like I said, this is a huge oversimplification of the concept, and I have a whole list of recommended reading that I would be happy to forward on to anybody who's listening here. If you want, you can email me at Lauren@LifeVisioneer.com. In the subject write "Law of Attraction Reading," and I will send you a list of reading material and movies that you can watch to really get a full understanding of what the Law of Attraction's all about.

For today's purposes, the vision board: why I really love to work with it is, it can be very simple. It's a simple way for us to shift our vibrations, to shift our feelings from one level of emotion to the next highest, or maybe we even skip a couple levels. The idea is to get us in a better-feeling state and to keep reaching higher and higher for that. For today's purposes, we're going to talk about it in terms of that. I created a workshop around that, and we'll talk a little bit about that as well later. Hopefully I'll be able to guide some of the callers through it and get them jump-started on it.

Well, just to get back to the explanation behind it—we talked about the movie "The Secret," and people ask, "So, what is the secret?" Honestly, if you think about the material, there actually are many secrets. So it can be simple, but it can be complicated at the same time. The major takeaway from that movie is that you, in fact, are the magnet. You are the one that will attract all that you desire. And if we're not conscious about it, we're going to attract less than what we desire. The tricky part, for most of us, is to figure out what it is truly that we do desire. What is it that we want? I've found that in order to know what you desire, you have to know who you are. And truly, I like to think of it as just simply remembering. Remember who you truly are. I love working with the vision board because it helps us tap into that creative part, which I believe is the closest to the Divine. It can help us remember who we truly are, and what we came here to be, do and have.

To that end, I designed, as I spoke about earlier, a class around a particular board. I call it the Divine Identity Board. There are many, many ways that we can use our vision boards to help us shift our energy to a place of hope, excitement and participation in the life that we want. So a vision board, basically, is a pictorial representation of goals, hopes and dreams. And by looking at them, even by creating them, we can really shift the vibrations in the direction of those goals.

I think back about going through my process of divorce and you know, feeling all those really heavy feelings that we all feel. It's a tough time. I used my vision board a lot to help me, in the moment, shift that energy. To shift up; to help me start moving more in the direction of who I wanted to be, what I wanted to have, and what I wanted to become.

There are many vision boards. You can work with them in multiple different ways. You can use one vision board to create what I call an umbrella board, to cover all the areas of your life. Or you can pick specific areas of your life: a new love, a new home, so on and so forth. What I like to tell folks is to really start with what I'm calling a Divine Identity Board, to help you remember who you are at your core. When we can remember that and we can pull that up front and center, we'll come back to ourselves. We'll center ourselves, and the vibrations will automatically shift. Then we can get into the external. But if we can keep remembering, "Who am I? Who am I?" the Divine Identity Board can be a huge aid to help you remember. I remember being in a place—and this is when I actually designed this board—during my divorce process where I forgot who I was. I know it happens to all of us. Not just people who are divorcing, but it happens to a lot of us. We'll hear spiritual leaders call it spiritual amnesia.

It's funny, I was just on a call with Neale Donald Walsch, and he was talking about this spiritual amnesia and that it happens even to him. What it has to do with is forgetting that we are a child of God. It always reminds me of Marianne Williamson's beautiful poem, and I'll just read a piece of it here for you:

"We ask ourselves, Who am I to be brilliant, gorgeous, talented, fabulous? Actually, who are you not to be? You are a child of God. Your playing small does not serve the world. There is nothing enlightened about shrinking so that other people won't feel insecure around you. We are all meant to shine, as children do."

Now, what that looks like or feels like is different for each of us. But really, at the core of it, that is truly who we are. Particularly when we aren't being pressured all over from these external circumstances. Or being triggered—and nothing can trigger us like a divorcing situation. And so I created this board to help us keep coming back to ourselves. I'll tell you a little more in a minute about how I created that and how I help other people create it.

But back to Neale Donald Walsh's story—I find it fascinating—the idea of spiritual amnesia is fascinating to me. I liken it to walking around with a cloak with a big hood on my head. I'm walking down the street and I can see the light and I know who I am. I remember who I am and what that means for me. I can see the light, and I know I'm going to be fine. I feel strong and I feel empowered, and all of a sudden it's like someone comes in and pulls the hood down over my eyes. I can't see anything anymore. It's dark. I forget. Chaos sets in; I'm afraid, I'm anxious; I can't remember. Again, I designed this board to help me remember. The board is almost like lifting the hood of the cloak up so I can see again. I can remember. I come back to myself and I know that all is well and I'm not afraid. And I keep on going. Then the other boards are helpful as well. Whenever I could remember who I was and that I was safe and protected at all times, and all was as it should be, I could do anything. I could take that next step. But when I was in fear, I was paralyzed. And I used to go through this process of, "Why does this keep happening to me?" And this

is why I loved hearing this conversation with Neale Donald Walsch, and I was so grateful that he shared it. So Neale Donald Walsch, who he is, is the author of many books; the series “Conversations With God.”

I thought, this is a man who lives and works in this world of spirituality and has had intimate contacts with God and has thought through the words, and he was telling us a story about how this spiritual amnesia affects him often. It’s a struggle for him, as it is for a lot of us. He told us a story about one night he was in bed with his wife, getting ready to go to sleep, and he turns to his wife and he said, “Honey, why am I doing this again?” His wife said to him, “You’re helping people, remember?” He said, “Yeah, but do you think I actually am?” and she said, “Well, you’ve sold 15 million books. I think something’s working.” And he said, “But what if I’m making it all up?” And she said, “I don’t think 15 million people would buy your books if it didn’t resonate with them on some level.”

And it was hysterical! And such an honest thing to say. I so love that he shared it right then. It was just so raw. And all of us go through it. We all forget, right? When we’re under pressure and stressed and triggered, like in a divorce situation, I really feel like this is a wonderful place to start, with the Divine Identity Board. Some people call it a character board—whatever you want to call it—but basically the idea is to create one board that represents the beauty of who you are. That child of God, that magnificence that you are. That big, bold, beautiful self of yours. And hopefully it also will remind you that this divorcing situation, whether you’re in the beginning of it, the middle of it, the end, even 10 years past—gosh, I know people who are 30 years past and are still feeling the process of it. If you can remember that it’s part of our journey; it is our past. There is good that can come from it. The learning can be invaluable.

And when we look at this board and we remind ourselves who we really truly are, it helps to put everything in perspective: “This isn’t necessarily happening *to* me, but *for* me. I will be more because of this, not less.” There’s a gift, and it’s my hope for everyone that we can really exhume the gifts out of this; every last one of them. Not only for ourselves, but for the world and for our families. The biggest part of ourselves that we can bring to this planet, it serves everybody. I think if people knew—the ripple effect and the energy, and all is one. I know this is a lot of your teaching, around we are all connected and we are all one. And that power of bringing that to the world; bringing our best, beautiful self to the world. It’s not just serving us; it’s serving the world. And it’s a powerful, powerful thing.

So, to actually create the board, spend some time thinking about the words that describe your essence: the core of who you are, and what characteristics are important to you. When you’re feeling your best about yourself, who are you? What words come to mind? This is one approach to creating this. I often ask people to think about a time when you felt your absolute best. You were full of self-confidence; you knew you were in the right place at the right time. Just sit and conjure that up for a moment, and feel that energy. It’s very important to feel into this space. Feel into that energy, and start to jot down the words that come to you. Think about people you admire. What words come to you when you think about them? What it is that you actually admire about them? Jot all those words down. I ask people to limit it to 10. Usually they’ll come up with a big list—hopefully they’ll list 20 or 30 words. I tell them to limit to their top 10; narrow that down. That’s one step.

Another way to use the vision board is to help people get stuck. Another suggestion I make is to shut the intellectual portion off for a second. Sit with your magazines and just start to flip through them. Anything that calls to you, any picture that resonates with you, gets you excited—yeah, that’s me—rip it out. You don’t have to understand why. Don’t worry about the intellectual, where is that going to go, how am I

going to fit that into my affirmation, don't worry about that. Really pay attention to what's resonating with you. What's getting you excited? Use those two processes together to really get a clear picture of who it is that you are at your core, at your center, when you're your best. And stretch a little, too. Even if something feels like, "I'm not quite there," rip that out. Get that down. That's where you're going. That's where you're remembering.

After you collect this language, these pictures, start to collect more and more pictures that would represent the language. So when you look at it—and it can be words, too, that come out at you; it doesn't necessarily have to be a picture. But as they say, a picture is worth a thousand words, and they really can be very powerful. What you're looking for, as you look at your vision board and you're using it, you want to feel it. You want it to get you excited. You want to look at it and say, "Yes! That's me. I can feel it. I know it's there. That's my truth." I call it the Truth with the capital "T." "That is the Truth of who I am." You look at that and you remember instantly: "That's right, I'm a child of God. That's right, I'm brilliant, gorgeous, talented and fabulous, and the world needs me. This is just a temporary setback; these are just external truths; these are just stories; these are just whatever. The Truth is who I am. I'm going to be OK. I'm going to get through this, and I'm going to be more."

You want to be able to create a board that pulls out those feelings for you: that Truth with a capital "T." So you gather the pictures that represent these words. And you can clip out words. Magazines are great, you know—they're made in color and in fonts to grab our attention. That's what we want. I'd just like to say a little aside: There are a lot of wonderful electronic vision board-creating tools out there, and from what I've seen, most of them are phenomenal. Especially after you've created your initial vision board—I'll tell you what I mean by that in a second. They're phenomenal in terms of keeping your vision alive and keeping the energy alive for you. In the end, you want your vision boards, you want to make copies, you want them everywhere. But before they use the electronic versions of the vision board, I like to encourage people to do it the old-fashioned way. The cut and paste way. The actual touching of the magazine pictures, the pages, looking at that full color. There's nothing like full-color magazine pictures. To really be flipping through and having the experience. And then the ripping and the cutting and the pasting. There's something very magical that happens when we engage our fine motor skills. And there's also something special that happens around the cutting and pasting. It's almost a hearkening back to our childhood years. To that time when we had unlimited creativity, when people weren't telling us to stop fooling around! Stop daydreaming! Get out of the sandbox and let's get serious! Usually around the age of 6, when the programming begins to tell us that imagining and dreaming are not really quite productive.

Well, the cutting and pasting, I love it. I love looking at a workshop and seeing these very serious people who came in, you know, kind of nervous, to see them really just go back to the childhood things. It's amazing to see the transformation that happens. I know that software can get people excited, but I haven't seen it like I've seen it with a group of adults who are cutting and pasting and making collages. I like to really encourage people to start there. Just try it; you be the judge of it. But from what I've seen, something really truly magical happens by doing it the old-fashioned way. Magazines, the cutting and the pasting, and creating the physical board in and of itself. From there, you can type in so many different things, color copy them, shrink them down. I've made key chains out of them, laminated them, I have them in my car, my bathroom. All different places and all different things that you can do with them. But to start, go back to the basics, keep it simple, try to feel into the moment and really listen and feel for "Who am I?" and remember.

And then after you create the board, you use the same words to create an affirmation—an affirmative statement that then you can recite. I use that in many, many different ways. I try to do this in the morning and at night—that’s another piece of advice I would give. So first thing in the morning, if you can have a copy of the vision board and the affirmative statement right there, just to set your day, set yourself up for success. So that’s how you start, and you read, “I am. I am all of these things.”

It can be short or its long; some people use a few words. Mine’s three paragraphs. Some people do even longer, several pages. Whatever feels right is right. And so you read that out loud while looking at your board. And again, really feeling into it and resonating with it. Just to start the day, and then again to end the day. So you start your day, you shift if up, you start it off with a nice strong “I remember. This is who I am,” and end the day with the same. Then allow it to sort of permeate your dream time, if you will, or your sleep time. Those are two ways to use the board.

Then, as I said before, I make copies of them and I keep them everywhere. I use this affirmative statement, too. I’ve committed it to memory, and in those moments when I’ve been caught off-guard, when I have forgotten, when I’ve been challenged, when my self-esteem has been cut down temporarily, I recite this over and over until I feel my center coming back. Until I remember, “That’s right. This is who I am. This is my Truth.” That’s how I’m using that board, and personally, it’s tremendously, tremendously powerful for me.

Dr. Dee Adio-Moses: I’m sure it will be very powerful for many people. I’ve used it myself, and for me just even saying what I create—because for me, once I’ve created it, it’s done—it’s only a matter of time before each and every one will happen. That has been the case over and over again.

Lauren DiBiase: Right. You mean on your specific boards. How have you used your vision boards?

Dr. Dee Adio-Moses: Well, usually I do them when I have a project. So I have everything surrounding that project, and I do the vision board for the project. Whatever, wherever, how much, everything that needs to go into that. And it just becomes so much easier from that time on, because I can be like, “the food is already cooked,” you know? All the ingredients are there; it’s already cooked. I know what it’s going to be.

Lauren DiBiase: Which in fact we know it is, right? It’s just waiting for us to get in alignment.

Dr. Dee Adio-Moses: Yes, and it really pulls one into that alignment. And you remember Lisa, the one on “The Secret,” she had a vision board too that she brought down and on that vision board she had it that she was going to come to Oprah and she had her picture there and everything. That day, she was there and everything was happening for her. She was just so happy.

Lauren DiBiase: Right, it’s amazing. I’ve had similar experiences myself, as have many clients. I had one client, I thought this was particularly interesting: She was looking for an apartment. She knew the town that she wanted to be in, and she made a copy of the map of the town. She had no idea about which area she wanted to be in, but she said, “I like this general area,” and she drew an arrow on the map. It was just a general area, she wasn’t overly focused on any one particular thought, just the area. She went out looking for an apartment, she saw a sign from the sidewalk, she went in, and the gentleman said, “It’s so funny, I just put the sign up and you’re the first one to look at it.” Loved the apartment, took it. Later, she checked her map on her vision board—she kept it in her bedroom, and she said, “I’m lying in bed, I look over, and

don't you know I am living at the tip of the arrow!" She was right at the tip of the arrow. You know, you hear stories like that all the time about how they do come to fruition, particularly when we keep them front and center and we keep staying in the vibration of it. It's very, very powerful.

The second way I like to tell people to work on it is in terms of more specifics, particularly in a situation like divorce or another sort of trauma, when it's very, very difficult to see your way out. It's very difficult to see yourself on the other side. It's another wonderful way the vision board can help you; you can start to create that process where you are looking at where you want to go instead of being hyperfocused on where you are. Sometimes it can be very difficult to even see beyond your own nose. It's a wonderful exercise to keep you focused on "Where am I going?" You can do this with a new home, a new way of living: peace, calm serenity, a beautiful nest, a new love.

And I'll just say a little aside here about a new love, too: You know you hear folks' advice, to first work on yourself, to heal from your divorce before looking for love. Most of me agrees with that line of thinking. But here's what I do believe. We will attract what we are. And when we get crystal-clear about what we want, even if it's not what we are now, the vision board tool can help us conjure up the energy to move us toward that space and place. When I find myself going to that place of fear, loneliness, loss—what never was or will be—I would sit with the board and remember what was coming. There's a new way to live, to be, to feel, and it does not have to be determined by my current circumstances. It gave me hope, and it helped me to start imagining the future for myself.

I just remember being so stuck at times—this is another simple exercise that I encourage people to do. I remember being so stuck at times, to the point where I couldn't see beyond my own nose. I couldn't even imagine it being any different than it was right then and there. Until I opened up the pages of a magazine and found that place, you know? I said, "Oh, right. I like that!" Even if I couldn't believe it at the time, it doesn't matter. It starts to crack open the shell of defenses that we build around us. What we mistakenly believe is our safety net. But cracking open, letting a little light in, allowing our imagination to flourish, we start to say, "OK, right. it's coming. It can be. If I keep stepping out, if I keep aligning with who I am, my true divine identity, if I keep stepping out in integrity with that, I will keep moving in the right direction."

Jack Canfield talks about this in "The Secret," in terms of driving from the East Coast to the West Coast in the dark. He says you don't need to necessarily see the entire way that you're going. You have a general idea, you've mapped it out, and all you need to do is see as far as your headlights can shine. You get a little further, your headlights shine a little further, you drive a little further. The headlights aren't necessarily lighting the entire path. Life is a lot like that too. Even when we can't see the whole way—"I have no idea what my life is going to look like next year—but I can get myself through this divorce and work through things."

When we start to dream, when we start to vision, we start to sit with it—and again, a vision board can be a wonderful tool for this. It's simple, it's easy. You start to crack open that imagination, that dreaming again. And from that place, more will come. Your vibration reaches out. You step out. Something else happens. Somebody meets you. Somebody helps you. A new way is shown. You get a little further on your trip to the West Coast. California's getting closer and closer. The next step and the next step. Just stay in the process and keep working with it and keep coming back to yourself. It'll happen.

I like to tell people, a very simple exercise, particularly when you're feeling stuck, is to just sit and clip. You don't have to wait for the board, you don't have to get it together. Even as simple as this sounds—and this is why I actually created the vision board workshop—people don't get them done. We talk about what a great thing it is, and they say, "You know what? One of these days I'm going to do one of those." And that's why I do the workshop, to actually help people complete them. And then what do they do with them? "Oh, mine's sitting in my closet."

How's that working for you? "I haven't looked at it since I made it." Well, has anything happened? "I don't know; I can't remember what was on there."

But regardless, I tell people, don't get bogged down with that. It comes back to creating this shift. Keep reaching for the next emotion, that feeling. Create that sense of peace and hope for yourself, and keep stepping out. Keep stepping toward the sense of yourself; who you truly are; who you're truly becoming. Keep remembering. Keep staying in the process. Keep moving forward. If creating the board is too much, sit and clip. Or flip and clip. However you want to think of it. But sit yourself down—I used to set a timer, because I always had a wonderful excuse as to why I shouldn't do this work, why I shouldn't take the time: "I'll get to that when all the dishes are done." I'd like to urge you to forget the dishes, forgo the housecleaning, and come back to yourself. It's the biggest gift you can give not only to yourself and your family, but the world.

Just set the timer—you know, half an hour, I'd do an hour if I could, but honestly, if it was 10 minutes it was good—set the timer and sit down, get a cup of tea, put on some classical music. I still do this, to this day. Do a brief meditation, as much as I can do, even a couple of deep breaths, close your eyes, center yourself, bring yourself into the room, and then just start flipping. Grab a handful of magazines and start flipping and just ripping. Some people like to clip it right then and there; I like to just—anything that grabs my attention, anything that resonates with me, anything that gets me excited—I don't even worry about what board it's going on or where I'm going to put it—I'm going for the energy shift here. I'm going for the increase in vibrations. I'm going for feeling better. I'm going for hope. I'm going for the dream. So whatever it is that jumps out at me on that page—I don't have to know, I just rip it. I keep a folder, and I keep them all in there. You can clip them later if you want; some people like to rip it and then clip it out nice and neat—whatever works for you. The idea is to stay in it and stay in that positive flow.

Another thing that you can do in this process is keep a journal and write down any thoughts that might come up for you as you're doing this process. Sometimes we'll look at pictures and even though they look like positive things, our negative thinking will come up. Our negative programming. This is an ideal time to take a few moments and journal about it. That's work that you can do later or even in the moment in terms of shifting and remembering, "OK, that is not who I am. That's ego talking to me. Who I am is on my divine identity board. That's who I am. That's my truth."

Again, just another simple way to help shift the energy and bring you back. It's all about bringing us back to ourselves and shifting, raising the vibration, putting us in alignment with our true identity, our divine identity. Who did we come here to be, do and to have, so we can step in the flow and attract, or welcome in all of those wonderful things that we're looking for and maybe putting on our vision board later on. Does that make sense?

Dr. Dee Adio-Moses: Of course. It's very clear. Is it common for people to use vision boards for their children too? I have done it before when my children were younger, just putting it together with them and being able to play around with that.

Lauren DiBiase: Oh, it's wonderful to do with your children. Kids don't have all the programming that we have as adults, and they take to it like a fish to water. They don't even have to understand all of this vision board stuff, the Law of Attraction—that reminds me of a story I want to tell you, my favorite vision board story about Uncle Jack—kids are the same way. It's fun! They love the pretty pictures, they love to dream. It's what they do naturally. My kids have them all over their rooms. We actually wound up getting our dog because my son put one on his vision board. That's a hysterical story, that whole thing—because Mama was sure we weren't getting a dog. Well. Max had other ideas, as did somebody upstairs, so that took care of that issue. All sorts of wonderful things have to come to fruition for them, and they've had their friends come over and do them as well.

Some of the ways I've worked with them with kids is, you know, "What do you want your summer to be like?" We'll do them at the end of the school year. "What would be some of the things you'd like to do?" It also helps to introduce goal-setting with them, which is crucial in terms of working with this type of energy. And it's very empowering, especially for children, who at times can be accustomed to being told what to do and led and so on and so forth. It really engages them in their own life. Another way I've used it is at the end of the summer: "What is this year going to look like for you in school? What would you like it to feel like? What would you like it to be like?" Of course the obvious in terms of grades, but I try to go for "What do you want it to feel like?" You're standing at the end of the year with your report card and you're reviewing the year—how does that feel for you?

There are a couple of ways we've used it. Any sort of transition is very powerful for us and for them. College kids, it's fabulous to work with them. The same thing—helping them decide on a major, making decisions in terms of changing majors—I've used it a lot with that. And again, they're a wonderful age to work with, very receptive to the process, and it works for everybody.

This isn't something that you have to have watched "The Secret," dissected "The Secret," now I get the whole Law of Attraction and now it's going to work for me. It doesn't have to be that way. Again, it's like attracts like. It can be as simple as going from a positive to a negative emotion of healing. And once we've shifted up, all of a sudden, we're attracting more positive thoughts, more positive people, more positive experiences. We feel better.

My favorite story to this end is about Uncle Jack. He was in one of my earlier vision board workshops. He came in, and we typically do a teaching portion of it in the beginning, what I call the intellectual portion of the program, and we finish and then we create the boards and we share afterwards. We had come to the time when we were about to build the boards. I walked over to Jack, and he was just sitting there. I said, "Are you going to make your board?" and he said, "Honestly, I don't even know why I'm here. I'm really just the chauffeur; I brought my wife and my sister. I don't even know what you're talking about, and I'm just going to sit and wait."

I said, "You know, we're going to be here for an hour; if you want, I have extra material. Why don't you give it a shot?"

He said, "All right," being the good sport that he was, and he started. We did it in silence, and anyway, Jack got to work. And let me tell you, Jack was a busy man. He created a board like you've never seen. He really got into the whole process. At the end, as I said, we finish up and then we share. Well, who's the first person standing up? It's Jack. He's waving his board, and he's exclaiming, "You know, you're onto something here! I have to tell you, this is very positive! I am not a positive person!" This gentleman is 70 years old and he said, "I don't come from positive people! You don't understand—this is amazing!"

We're cracking up; his wife is nodding her head, going, "He's not a very positive person." The whole thing was a riot. I could not get him to stop talking. He was so excited. He had his vacations, where he was going, his six-pack abs, the whole thing. His whole entire board was covered. There wasn't a space left. We'd go around the room and Jack would stand up again and say, "here's this, and here's that." I'm looking at this gentleman, saying he doesn't know anything about anything, with regard to the Law of Attraction or Visionboards, but this man is excited, and he's recognizing the difference between positive and negative, and he's liking it. And he's going to keep on keeping on.

He actually was an uncle of a friend of mine, so I periodically would bump into her, and she'd say, "Uncle Jack still has that board hanging on his wall. He's still talking about his six-pack abs, and he's still excited." And, for me, that's what it's all about. It was a wonderful, wonderful experience.

Dr. Dee Adio-Moses: I know it's probably something that you don't see very often with men; many wouldn't even show up at all. But those who can show up like that will really benefit. I will just say that we should invite all the men we know, who are going through things—even those who are not going through anything—everybody has something. We as women, we should introduce vision boards to men. They would love it. Not just our children.

Lauren DiBiase: Well you know, Dee, I would say that half of my workshops are men. You'd be surprised.

Dr. Dee Adio-Moses: Really? That is so encouraging.

Lauren DiBiase: Yes. I think part of it is because it's not intimidating. They can get to that place that they're not necessarily—of course we're making blanket statements here and generalizations—but as a rule, women are more comfortable talking about their feelings. This is a proven introduction to that. When they work with the vision boards, it helps them tap into that softer place that in some environments it's not safe to go there as a man. You know, particularly with programming: A man does this; a man does that. In doing the vision boarding, as I talked about earlier, the cutting and the pasting, it brings out a childlike quality that you just wouldn't see otherwise, I think. Oftentimes you'll see it with men too, who are playing with their smaller children, or grandparents playing with their grandchildren—there's something that comes out. A playfulness, a remembering of that place where they used to dream. It used to be emotional freedom was OK. It was encouraged. It sort of helps us to tap back into that space. Once they create the board and then we do some sharing around it, then they're talking about their board. And it creates a little bit of space between I'm talking about my board and my dreams versus I'm talking about my feelings right now. And so it's a safer next step, is what I've experienced.

It's a wonderful thing for families to do together. I've seen husbands and wives create boards together; create them separately and then create them together.

You know, on the topic we're talking about now, absolutely creating a board around—a divorce board, if you will. You can create "What is my life going to look like afterwards?" You can include all these different things: a new love, a new environment, how will you be feeling? Pictures that will elicit that sense of feeling peace, serenity, fun, adventure, excitement. Whatever it means to you. There are numerous ways that you can use them, and you're only limited by your own creativity. It's really about what it is that will create that feeling, that wonderful excitement or that peace, whatever feeling you're going for. Whatever kind of board is going to create that for you, that's what it's all about. That's where the focus should be.

Dr. Dee Adio-Moses: So we're really in our last few minutes, and the time has gone so fast because we've been having so much fun with you, and learning all about the vision board. I can just imagine how busy we're all going to be tonight and the next few days, doing vision boards with our children and our partners, our friends and families, it's really wonderful. I know that you have brought some nice packages for us in case our members want to get to know more about this and expand their knowledge base and learn more.

Lauren DiBiase: Actually, there's one other thing too that I wanted to mention. I'm in the process of finishing my "Vision Board and Beyond" book; it's basically going to be a workshop that you can do at home. I'm collecting pictures and stories to include in the book. So I would love any of your listeners who have had them, or who build a board in the next couple of months and have experiences, I would love for them to submit them to me so I could include it in the book. Again, my email is Lauren@LifeVioneers.com, and you can reach me through there, and send those to me along with the stories.

Just by way of accountability, even if you're interested in being in the book, if you want to be sure you get the vision board done, feel free to just snap a picture of it when you're done and send it to me, and I'll be your accountability partner for that.

I would encourage you to do it in the next few days; now is Sunday, by the end of the week. The weekend is the perfect time for you to take that couple of hours. At the very least, as I said, to flip and clip.

Dr. Dee Adio-Moses: Can you just tell us the website again?

Lauren DiBiase: Yes, thank you: it's LifeVioneer.com.

Dr. Dee Adio-Moses: That is so wonderful. And we have work to do! All of us, we have work to do. It's been very exciting.

Lauren DiBiase: Stay in the moment!

Dr. Dee Adio-Moses: Yes, to use this, because it's easy and one can do it and be able to find that space to move forward. We just want to say a big thank you for bringing this and explaining it; the way you've done it is very clear. It makes one really feel that this is what I need to do now, not something you need to do next year or next month. It's now. All of us will get working. Thank you so much, Lauren. I look forward to having more interviews and more things for us to do together. Thank you so much.

To connect with Lauren

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STARTING OVER SHOWS



Suzy Miller

Non-Adversarial Breakup Expert and Starting-Over Coach

Suzy Miller is the founder of Starting Over Shows, the original “divorce fair” in the U.K., which provides information and inspiration (along with tea and cake) to those going through major life changes such as divorce, relationship break up, redundancy and bereavement.

Now the information and inspiration from these events has been condensed into the world’s first SOS Divorce in a Box. Not just an online version, but a real box that looks good and includes more than £500 in vouchers for expert one-to-one advice; a media DVD with videos and audio; and SOS booklets about mediation, collaborative law, divorce coaching, and how to stay out of court, protect the kids and save money. www.sosdivorceinabox.com.

The Starting Over Shows combine mediation and collaborative family lawyers alongside divorce coaches, photographers, redundancy experts, massage therapists, and the “Mystic Housewife.” It is the first U.K. event to help people bounce back from divorce, relationship breakups and life crises. On the day, we create a safe haven in which you can take professional advice to build the confidence and skills you need to go it alone.

Suzy is collaborating with the Ministry of Justice in promoting non-adversarial breakup. Divorce is an emotional and psychological journey, not just a legal and financial one.

The question that is usually asked is, “Why did it take a woman to make the first “divorce fair” in the U.K. a success?” The answer is that Suzy organized the show with a holistic approach, which brings an expectation of emotional courage in the visitors. The other question is, “What makes SOS different from other European “divorce fairs?” The answer here is that there are no private detectives or DNA testers exhibiting at the show.

ABOUT SUZY

Suzy and her partner ended their 10-year relationship in 2003. Their three children were aged 6, 4, and 1 at the time, and it was the most painful and traumatic experience of her life. However, as the years passed she soon became grateful that her ex had the courage to end a relationship that was not truly feeding either of them, and they now have a healthy respect for each other. It was tough getting to where they are now, Suzy admits. Sometimes it amazes her how they got to be in such a good place despite some very difficult times getting there.

It takes courage, vision, and a determination to believe in a positive future when life seems nothing but a struggle, but the joy of children is that they provide a massive incentive to make that extra effort. It is not a journey anyone needs to make alone.

NOW TO THE INTERVIEW

Suzy Miller: I'm very excited to be part of what you've created here. I think it's fantastic. It's going to be an amazing set of interviews; I've listened to some of them myself. You've had some brilliant speakers, and it's very exciting to be part of it. I'm honored.

Dr. Dee Adio-Moses: Thank you. And so Suzy, tell us a little bit about yourself. What brought you to be in this line? What is the story behind it?

Suzy Miller: It was a major—to me, the most major—event that has ever happened to me. I was standing at 39, approaching 40. As a woman that age, with three very young children, I thought that was my life, really. Suddenly I found myself on my own. I didn't see it coming, so I felt a bit stupid. I had no idea how my life could suddenly bring me to this place. It was a real life crisis for me, and I was absolutely terrified. I didn't want to be a single mother: my youngest child was 18 months, my oldest was just 6, and I had one in the middle. I felt incredibly guilty, because there they were with their parents breaking up, and I didn't even know why. I didn't know what had happened. I just had my head down being a mum for the past few years and was kind of oblivious, I think, to everything else around me. So it was a massive wake-up call. I remember standing outside my house, which at the time was being sold for debts I didn't even know we had, and thinking not just “how did I get here?” but “how can I make sure I never, ever put myself in this position again?”

Which of course was a ridiculous thing, because you can't. The longer you live, the more you know you can't plan any of these things. Stuff happens to you, and it always happens for a reason. Over the next few years, the process I went through to deal with the pain and the grief of this whole lost life and future that I thought I had—which had just gone up in smoke—and to try to maintain a healthy relationship with my children's father when of course I was in pain, I was angry, was the best learning experience I've ever had.

For me it was particularly powerful because it was the first time in my life that I opened up to other people and let people help me. Looking back now, I was such an island. I was very capable; I could always make everything work. It took an event like that for me to realize that actually I can't control my life. Anything can happen to me; I have no control. I need to be able to open up to what else is out there that can help me. And that was in practical terms, like friendships—some of my best friends that I have now came from that time, because I was vulnerable and open to friendship in a way that I'd never been before. And also I think spiritually as well. It opened me up to all kinds of things I just wouldn't let in before.

So it turned out, within I think six months' time, that I was beginning to sense that this might be not only the worst thing that had ever happened to me, but actually the best thing that had ever happened to me. I started to see that I was embarking on a new adventure in my life that would never have happened otherwise. I almost felt a bit guilty: I was starting to look forward to it. I was like, is this right? Am I allowed?

It's been a very exciting few years, and it's now got to the point—I was on a radio program earlier today talking about the Starting Over Show and Divorce in a Box. They were talking about Christmas, and what a difficult time it is for people, families—any family, but especially one that's been through a breakup. I was able to say, you know, even though it's taken eight years since I broke up with my kids' dad, we have worked really hard to overcome all the inevitable difficulties of keeping a good relationship when you've got kids and you're not living in the same house. It's very tough, but we've actually got to the stage where I'm hoping that he's going to be sharing Christmas with us, and our kids' stepmum as well. They haven't accepted yet, but I know they're considering it very seriously and actually it would be great fun.

It's just got to that point where it would just be really cool. I wouldn't have said that in the first two or three years. It would have felt a bit weird, but we always tended to do that Christmas breakfast together and then we'd go off and do our own separate things. It's a process; things change year by year. But one thing I have learned, and it's my key message for my Starting Over Show events: You need to keep all opportunities open. It might not feel right to you now—and you have to be honest with yourself; you can't be friends or best mates with someone when you still have pain or anger. But it does move, and it does shift. When you get to that place, it's such a relief. But you have to work for it.

Dr. Dee Adio-Moses: So the Starting Over Show—how did you come to put it together? What is it all about?

Suzy Miller: I spent the first couple of years finding my feet again, and I'd started a business with a friend who was also a single mother. She was very into Anthony Robbins, and she dragged me along to one of those seminars. That was very powerful. I have to say if I hadn't done some form of personal development and life coaching, I certainly wouldn't be doing what I'm doing now.

But the way the Starting Over Show came about is because I got to meet some financial mediators through my website that I had at the time. They explained to me how you can actually get divorced without having lawyers in the room all the time. You can do a lot of it amicably, but you need to have the right experts to help you. And then I met collaborative lawyers—they are lawyers, and they work with people who are going through divorce, but they can't go to court. In fact, if they go to court the process will stop. So there's a huge incentive to find a sustainable solution. They would often use, as with mediation, the fact that the couple may have children as an incentive to stay on track. Obviously it is a very difficult thing to have what we call an amicable divorce. It's much easier to shout and scream in court, and take out all your anger and

your pain. It's important that these are the roots, like mediation and collaborative law. They take a lot of strength and determination and support, but they are so worth doing.

I became aware of these things and then realized that it wasn't just me who'd never really heard of them. Friends of mine were going through divorce, and it was getting quite messy and expensive and painful. I realized that not enough people knew about the choices available. The next thing I knew, I was putting on the first Starting Over Show, the first ever U.K. divorce fair. I'd heard about one in Austria, and I was very concerned that it was just about divorce. They had private detectives exhibiting, they had DNA testers exhibiting—which makes sense, if you're just about divorce. And I thought, someone's going to do it here. It's such a good idea, but what a shame to do it that way. I knew I had to do it quickly; I just knew. It became a bit like a mission, really. It was insane—I was really not in a financial position to do anything like put on this event. I'd never put on an event in my life, but it was—you know, you get up every morning and you just know that's what you should be doing. I found that I had enough support from people all around, even if just emotional support, that I felt I really needed to keep doing it.

When I put on the very first event, in Brighton, it was fantastic. We had world media and were splashed all over the national papers, and it was all very positive. That was very exciting, and I felt, how can I really carry this on? I'm not really in a position to do this. But then three days after the event, on the radio we had a program—Terry Wogan is one of our most famous deejays. At the time he did a morning show, and they always had a “Pause for Thought” segment. The Rev. Chris Morley had been down to spy on the Starting Over Show. He thought a divorce fair sounded pretty dodgy, so he'd come to have a look at it. And he was so impressed with it that he spent the whole of “Pause for Thought” on the Terry Wogan Show—BBC 2, national radio, millions of listeners—talking about my event and what I'd created. I remember listening to it and thinking, wow. Better carry on, then. And so I did.

That's really how it began; a kind of mad idea that this was something that was really important and could help people. And you were saying earlier in the introduction that it's significant that the event was created by a woman. Up until that point, I really do think—and still do to some extent, even though many family lawyers are women—we have a very masculine approach to divorce. Legal, financial—it's not often treated as an emotional process. It's more of a practical process. But of course then there's huge frustration from the lawyers when the emotional stuff gets in the way because it's not being dealt with. What I discovered through the shows is that when you work with mediators and collaborative lawyers, they want their clients to deal with the emotional side. They want them to find out about coaches and counseling and to look at business startup opportunities and look forward in their lives. Then they're going to be in a much better space to be able to deal with the rigorous process of going through divorce, which is a completely emotional process.

A lot of the problems I found when I talked to the Ministry of Justice, with the courts being clogged up with people going through litigious divorce, it wasn't necessarily just the divorce. It's after the divorce, when people keep going back again to fight over the money, to fight over the children. It's kind of strange, keeping that connection with each other because they haven't really let go, but causing enormous harm to the children in the process. So it was clear to me—and this is backed up by the legal profession who work in non-adversarial roles in divorce—that somebody really needed to focus on the emotional, psychological side of divorce.

So really, as a woman, what I was able to be was a facilitator. There were already—and there are many more now—excellent divorce coaches, excellent counselors, well-being experts who were particularly skilled at working with people going through really difficult life changes. Bringing them all together, literally in a room with tea and cake, and inviting people to meet them just seemed like the most natural thing in the world. That's something I'm still very passionate about continuing to do. I want it to happen all over the country.

Dr. Dee Adio-Moses: I think really more all over the world. I know we don't have it here; I've never heard of anything like that here.

Suzy Miller: There is a divorce expo coming up in March, I believe, in New York. That would be the first one in New York, and there was one in Canada recently. They're more like exhibitions, and they do have workshops, but nothing's quite like the Starting Over Show.

Dr. Dee Adio-Moses: We need a Starting Over Show here.

Suzy Miller: I think so. It's the tea and cake that does it for me.

Dr. Dee Adio-Moses: I'm sure our listeners, they're shaking their head and saying thank you, Dee, for putting that in! What interests me about this is—I know people who went through divorce. How do you get them to have this feel-good factor we're talking about? You know, Christmas and all these holidays that are coming, it's very difficult for people going through divorce. How do they get to that stage? How do you do that?

Suzy Miller: It's a big step for people to even come along to an event, no matter how friendly and relaxed you make it. It's one of the reasons the last four I've done have been much smaller, much cozier, on a local level. That's the way I'd like to keep them. It does take a lot of courage—people have to be almost at that point where they just say, "I'm fed up with this. I want to move forward now." It's an amazing time, and the energy in the room is fantastic—it's full of people who are shifting their lives forward. Some come just in a state of confusion as well.

One thing about the well-being side: I often found when I was putting on the events that some of the financial and legal experts were a bit confused about why there was a Mystic Housewife and why there was a photographer at the show. And I used to explain to them that they were there because they're about hope, and they couldn't quite get their heads around it. The Mystic Housewife—Jane Orr—she's also a fully qualified psychotherapist, but if she called herself that, she says, they'd run a mile. She's a very spiritual, lovely lady. She and other people there were not dealing with the nitty-gritty practical stuff, but they were equally important. One of example of that: At two different events, most of the people were really happy, having a lovely time. But I had a lady at each event, different ladies, who got there and just dissolved, basically. I think they were just able to let go and have a good old cry in the corner. Then my lovely staff gave them tea and cake and brought them into the room—the events always have an area where there's comfy seating right in the middle of the room, so you're right in the heart of it all—and waited until they were ready. Before the end of each of the events, in both cases, I remember looking up and seeing these ladies literally drying their tears, having makeup put on, and having their photos taken.

The first time, I thought, wow! And when they left they were shaking my hand and saying, "Thank you so much." The second time, I thought, that's it. That's why I always have the photographers at the show and

the well-being side. Once they're able to just let go—and they did talk to the useful people who could give them good advice and felt very empowered, and that was important too. But what was really important was to have someone pay some attention, show them looking beautiful—which our photographers do very well—and it's all about hope. That's what these events are really about. Offering a genuine route to hope. People find their own way through.

What I do with the events, and with the boxes as well, is provide a map, in a way. Give people an overview of the choices that are available to them, many of which they really don't know exist, and show that there is a better way forward. Shamelessly say, especially if you have children, you need to at least try this other way forward. Be very honest about it—there is going to be anger, there is pain, and you need to deal with it. But there are people who can help you do that, and that's a process that you go through that will pay dividends for the rest of your life, not just getting through that particular life crisis.

That's what I love about the events, is seeing people come in—in all kinds of different situations and stages—and accessing the information, but also the inspiration. That is, I would say, more important. You can give someone all the information in the world, but if they can't relax and take it in and look forward in their life, they can't do anything with it and it's no good to them.

Dr. Dee Adio-Moses: You know, Suzy, I am with you on that. When I was putting this show together, that was why I brought in so many different, diverse speakers. I was thinking, when I was going through my pain, it was nice for me to be able to hear about things—as you say, hope—that would happen in the future. How I could get back my sexuality, how I could have relationships, dating, all those wonderful things. Even though some of them might not have anything to do with divorce, they have to do with your life. As long as there's hope, as long as you see it, as long as it's available to you, it just gives you that warm feeling that people care. If I can get up now, fine. If not, tomorrow I'll get up and take advantage of that. That's why I put all this show together. It resonated with me so much when I heard about what you do, what you are giving, the platform you're providing. It's so needed, and not only for the mothers—if the mother is healed, the children are healed.

Suzy Miller: Yes. I heard a very interesting thing—anecdotal, but it felt very true to me—the other day. Someone was saying they'd gone to a school reunion, and all their fellow students who are now adults, all their parents had gotten divorced. All of them—except for one kid whose parents weren't married, strangely enough, and were still together. All the others had divorced over the past few years. All these early 30-year-olds, they were only just starting to be able to form healthy relationships. In fact, most of them were still single. She really could see a correlation between parents getting divorced in ways that are antagonistic and where the pain is never really dealt with.

I've got a lovely girl, I think she's 20 or so, she did an audio for me on my SOS Village website. She was saying to me—and I asked her to record the interview to put on the site—that it wasn't until she got older and started to form relationships herself that she realized how much her parents' acrimonious divorce had affected her. When I heard that, it made me feel even more motivated to carry on with it. It is really important that people with children do not allow themselves to be pushed down an adversarial route. They have nothing to gain and everything to lose, but there's not enough people telling them that, clearly. I'm quite happy to jump up and down and scream it from the rooftops.

Dr. Dee Adio-Moses: I'm so happy that you're saying this here, because we have a lot of people signed up. I feel their pain, because I've been there, and you've been there. My prayer for them is that they just get that

energy to listen to the audio. To hear it twice, three times, four times, because the first time you may not get everything—we have a lot. But after the second time, you will see that your brain starts to take in that information. It's so important; you're not doing it for yourself alone. You are doing it for your children. And those that don't have children, you are doing it for your future, not your present. It is to make the future wonderful and great. That's what it is all about.

Suzy Miller: And it makes such a big difference to everyone around you, as well. If you're unhappy in your life, if you've not really moved forward, people feel awkward and unhappy for you. The trouble is when you get depressed or sad, you cut yourself off from people and don't realize how much unhappiness you cause. Most people—everyone really does have somebody who does care about them, even if it's just acquaintances. We all want other people to be happy, really, and I think we all have a duty to pursue happiness for the sake of other people. It makes such a difference. And it's hard work—sometimes it's very hard.

I'm always quick to respond to people who say well, that amicable divorce stuff, that wouldn't work for me. They're very dismissive, as if it can happen to certain people, and I say that's rubbish. It's how you choose to be. Sometimes you can have one person in a breakup who is very adversarial and very angry and not at all amicable, but that doesn't mean you have to follow suit. I've seen cases more than once where one person—interestingly, in both cases it was a man, actually through contact with the Starting Over Show—opened up to the idea that there is another way of doing things. Because they got into that space, they somehow managed to communicate that to their exes who were being led down a very aggressive and very adversarial path by their lawyers. They got them to change their minds and resolve the situation without having to go to court, without having to fight.

It is like a kind of magic; it only takes one person to really open up to those possibilities. Not always, but it can work. It's not straightaway, it takes time for people to absorb things and to change. But I do believe that you sow the seeds when you look at a way of doing something that's ultimately a better way, that's good and wholesome. It's a very strong way—this is something I always stress with people who aren't familiar with mediation or collaborative law processes. It is not a case of sitting in a room and just making compromises and giving in and submitting; it's quite the opposite. It's actually very tough to hold your line and be true to yourself and what you want, but at the same time to listen and understand the other person's perspective and to find a way that's going to work for both of you.

That can happen, but it's very difficult to do it on your own. Obviously, if you had that level of trust and communication you probably wouldn't be in that situation in the first place. This is why it's so important to work with divorce consultants—whether it's legal, financial or well-being—who truly believe that the ultimate goal is that you end up with a healthy working relationship with your ex, particularly if you have children. I think that has to be their basic agenda. That's important, because if you're working with someone—even if it's just your personal trainer—who had a very bad time with their divorce and is still holding bitterness and anger, that's not going to help you. I would always encourage people to seek out positive role models, even when you can't quite believe that you're going to be in that place yourself because you're still very angry and in pain. Seek out people to be with who represent where you want to be in the future, and miracles do happen, really, if you just stay at it and keep believing. My experience is that it really does happen.

Dr. Dee Adio-Moses: You know, Suzy, I implore people who are going through things now—maybe bereavement or divorce, but there are so many other things—to seek what you're saying. To seek it and get

it. I really commend those who come on these calls and are listening, or who listen later. You know, even signing up is one step. They should pat themselves on the back that they signed up. There's so many people who got divorced 10, 15 years ago, and their lives are in ruins now. They don't know that it was because they never took care of their pain all those years ago. Now it's so far away, they can't connect what is happening now. Maybe they've been married three or four times, or they don't even have a relationship any more. They're angry, their children and grandchildren don't come near them anymore. If they're teachers, their students don't like them. If they're working, their coworkers don't like them. Everything is just downhill. But they cannot connect it. What I want to say to people is, it's so long ago!

Suzy Miller: Yes, but to go back there and re-experience the pain is a big thing to do. And I think that people should still do it. As you say, they'll never move forward otherwise. But don't do it on your own. Whenever I've had to deal with my pain, some of it I've learned to do on my own, but I've done that using techniques I've learned from other people. There's processes, there's tricks you can use.

Dr. Dee Adio-Moses: You've got to share some of those techniques with us. We'd love to share some of the techniques you used.

Suzy Miller: Oh, some of them are very basic—there's booklets I've created for the Divorce in a Box—I was talking to a lovely lady the other day, she's going through a divorce after a very long marriage and she said, "I didn't know it was going to be so painful. I didn't know it was going to be so bad." No one knows how bad it is until you actually do it. What she said was, she kept going back and reading a bit about how—because I often use my own story in the booklets to personalize them—there was a bit where I kept listening to this radio station that played love songs, and of course I cried and cried. I used to think, am I mad, doing this? I'm just making myself even more miserable. But something inside me told me I needed to let this out.

And I've ended up laughing about it, listening to these love stories that have gone wrong and then gone right. And even though I was in a really cynical state, I think your instincts, when you're in a really bad way, your instincts are actually very healthy. She was finding the same thing—she said she was watching weepy movies and thinking, why am I doing this? I said no, it's great, you've got to let it out.

Crying is a fantastic form of stress release; that's why children do it. They're very smart. You can really relax and let things out, and we should all have a really good sob once a week, really. I'm not very good at it; I don't make the time. But it is a fantastic way to de-stress. It's better than jogging.

Dr. Dee Adio-Moses: You know, I used to de-stress myself because I didn't like crying in front of my children. I would just run the bath, and that was the time to cry. I'd pull all the candles out, play slow music—that really makes you cry, that love music—and then some nice warm water, with some lavender in it, so nobody will know you're crying.

Suzy Miller: It's so hard, with children. It's so hard to find a space. And that's one of the things that really shocked me—I realized I didn't have anywhere to really cry properly. You know—wail. There wasn't anywhere I could go that was far enough. I've never felt so hemmed in, I think, as when I realized that. As you say, we all need places where there's nobody around where we can have a good wail and let it all out, because there is so much pain. Whenever you have anything major happening in your life—divorce or bereavement—of course they're very similar processes that you go through emotionally. You just need to let it out.

But what often happens, I find, is all the other stuff in your life, where you've kept that pain and never dealt with it, all comes back as well. So every time you have a love affair that ends, you feel the pain of all the other love affairs as well. It just piles up. But once you become conscious of it, you can kind of laugh in between it all and think, oh yes, this is what's happening.

Dr. Dee Adio-Moses: You know, Suzy, what I think is that at the beginning, if you can give yourself the time to mourn and really do all your crying, then you just tell yourself that from this time on—on Thanksgiving day one of our speakers said what she used to do was just give herself the time. She would say, I'm doing that on Saturday between this time and that time. And she would do it. After that, she knew she had to wait to cry until the next time. I thought, that's so smart!

Suzy Miller: Very smart. It's about making time for yourself, basically. That whole thing is, if you don't love yourself, why would anyone else? But it's true; if you don't treat yourself with respect, if you don't give yourself time to heal, no one else is going to look after you as well as you can look after yourself, if only you would. I find that when I do—which I have to say is not as often as it should be—but when I do make time for myself and look after myself, I'm always amazed at how it seems to bring out this great stuff from others. Other people start treating me so much better.

Dr. Dee Adio-Moses: They do! They can feel the energy. The energy is different. When you take care of you, people will know that they cannot mess with you. If you don't take care of you, the energy that you emit is really the energy of low self-esteem. You're looking for somebody to tell you you're OK; you're looking for somebody to encourage you. But if you take care of yourself, you've done all that. You've encouraged yourself, you take care of yourself. You walk taller, and you smile, and you probably look prettier because you've taken care of your skin and you're probably wearing nice clothes and nice perfume and everything. They all go together. It's really interesting that the social impact of what you do, what we're talking about here, women do not even know how much they affect the world. How much they affect their communities, how much they affect things when they are in that state forever and ever.

Suzy Miller: Yes. It's like a disease, almost. I completely agree, and that's why I do think it is our personal responsibility to pursue happiness and to care for and love ourselves. It has such a profound effect on the other people around us. And it's the only thing we have any control over. We can't go around making other people happy; we don't have that power. But what we can do is influence them, and the easiest way to do that is just being happy ourselves, or being forward-thinking and getting up in the morning and doing things that we believe in. Which may sound very optimistic, but I do believe that it works.

Dr. Dee Adio-Moses: It really does, because this whole universe, each one of us have what we came here to do. Each one of us. So why would we then allow a situation, an occurrence, to derail us from what we came here to do. If we don't heal, we cannot bring out the best of us. If we don't perform on the world stage, we cannot be all that we're meant to be. Among the people who are listening, some of them are probably supposed to be divorced. Maybe some of them are supposed to be doing what we're doing—coaches, everything. Do you know how many people are waiting for you? The earlier you can get up, join organizations, listen to your audios, and get people to help you, so that you too can do what we're doing. You have a job waiting for you. When I got divorced, Suzy, my business failed. I was broke! And I know that happens to many people. Their whole world just comes apart.

Suzy Miller: Totally. Absolutely. It's very scary. It's not just about putting ourselves at center stage and taking responsibility for our lives and moving forward. Particularly with divorce, there's so much pressure

from other people to shrink and hide away. Even today, I had somebody who herself has been through divorce, and she saw a flyer for Divorce in a Box. Her first reaction, because it had to do with divorce, was “Oh, what a shame.” And I said, no, it’s fantastic. It’s all about how to stay amicable, how to protect the children. She said, oh, OK, and I said yeah, it’s a good thing.

I think I was a bit naïve when it happened to me. I didn’t realize how much social stigma there is attached to divorce and breakup. It’s massive. I was kind of oblivious to it initially, and then I started to realize that I’m supposed to just quietly get on with my life and accept the failure of my relationship. And then I thought, nah. That’s not me. But I was quite shocked that even now there’s still a lot of pressure—people are uncomfortable. It’s like bereavement. I mean, death is all around us, it happens all the time, and yet we do not know how to deal with it. We don’t know how to deal with anything where there’s a big change and where we are reminded how powerless we are in some ways.

Dr. Dee Adio-Moses: Instead of how powerful we are.

Suzy Miller: And we learn our power through these difficult situations. That’s how we discover it. Unfortunately, we don’t learn it in everyday life. We kind of have to have these horrible things happen to us in order to learn our power, and I think also our purpose, in many cases.

Dr. Dee Adio-Moses: Do you know that when I put this event together, Being Better Than Ever After Divorce, I heard questions like, “Are you encouraging divorce?” I said to them, this has nothing to do with encouraging divorce. This is a healing process. We’re going to be better than we used to be. The way we’re talking about it is a healing process. When you heal from something you don’t become worse; you become better. I even received phone calls to tell me that I shouldn’t be doing this. That it was encouraging women to leave their husbands. I said, “Why don’t you say that to the doctors who help heal people, that they’re encouraging people to have car accidents?”

Suzy Miller: I was asked today in the interview on the radio if I think it’s too easy for people to just get divorced. I said it’s never easy. It’s the most horrible experience. Nobody does this lightly. People have often spent years of being absolutely miserable and trying everything before they finally give up. And then to accuse them of giving up, or insinuating that they’re taking the easy way out is the most awful thing. I know sometimes people come to a Starting Over Show or even buy a Divorce in a Box and they may not end up getting divorced. Actually, what can happen is that when you empower yourself, when you start to move your life forward, sometimes you find that it’s you and not the relationship that’s a problem. So once you sort you out, the relationship can work. I know that happens, and of course that’s lovely when it happens. But I also know that a large amount of the time, that relationship is not happy, it is not working, and they have really tried. That has to be respected, so the outcome of whether people get divorced or not is almost irrelevant. What is relevant is that they as parents have a good working relationship with that other parent, and that they both go forward in their lives and they both are happy. Whether they live together in the same house or not is not really the issue, and that’s my standpoint. Trying to squash people and make them so that they have to live in the same house or you’re a failure, or if you don’t keep it together for the children, is really not helpful and not realistic and actually causes a great deal of harm. I don’t find that kind of attitude very helpful.

I’ve got a little note I just wanted to read you—after my radio interview today, it came up that I’ll hopefully be spending not just breakfast but Christmas lunch as well with my kids’ dad and their stepmum as well as the rest of my family. I got this message on my blog shortly after the interview. The lady said, “I’ve

just heard Suzy Miller speaking on the radio show. Her approach is so spot-on. Just what I would have benefited from, I'm sure. All power to her this year, sharing Christmas with her children and her ex and his new wife. Nine years on, this is where my ex-husband and I are heading, despite both of us having remarried. It was not an amicable divorce; we have worked hard to build a new relationship since for the sake of our sons and our memories of a long marriage which had many happy times."

I just thought that was lovely. What a brave, wonderful woman. Not just that she's made it, but that's after having a really rough time with a divorce. She hasn't even had the benefit of the kind of people that we want people to connect with, and yet she still made it work. And also then able to just go out there and share it with people on the blog. I think she's amazing. And there's a lot of people out there. So for every one person who might tell you that you're encouraging divorce, there will be a thousand other people who will be thanking you.

Dr. Dee Adio-Moses: You know, just having the people sign up and make the time to come on the call, for me it's just enough. It's because of them that I did it. It's because of them that I've put in many sleepless nights. You know, sometimes I don't sleep all night just trying to put all these things together. It's enough to have as many of them as possible move to that place of freedom, move to that place of joy, of peace, and be able to feel they're OK. They've done all the work.

Suzy Miller: It's so lovely to get to that place. And it's impossible to imagine it when you're in the thick of it early on. I say to people, you cannot imagine this, but it is possible. So just believe. It's about faith. I think I've learned more about faith in these past few years than I ever realized. Now I know what faith means. It's about believing in something that you really want to be the case, but you don't have any idea how you're ever going to get there. So what you need are role models. When you see enough people who've been there and have done it, you say, ah, then it's possible. And that's basically what I think most of your speakers provide and what the Starting Over Show and the Divorce in a Box provide, is that ability to have faith by saying this can work this way, and these are the ways that you can make it a lot easier for yourself. This lady on my blog, she's a star to have got this far, I suspect, with very little of the kind of support that we're able to encourage people to take up now.

Dr. Dee Adio-Moses: You now, the SOS Divorce in a Box, what do you put in side that box?

Suzy Miller: Well, the box came about partly because sometimes people buy tickets for the Starting Over Show and still don't come because they're still in that place of confusion and fear. They haven't been to one before and they don't know how lovely it is. I thought, what can I do to provide a stepping stone for people when they haven't even told anybody yet and they just need that first reaching out? Wouldn't it be great to take some of the expertise that people get at the events, so people can experience a bit of coaching, experience some counseling, and be opened up to mediation and collaborative law and have a sense of what it's about? Wouldn't it be great to put it in a box? And not just any old box. It doesn't have to have a bow, but you can have it with a bow, or it can be different sizes and colors. But something that was nice and that was rather nice to look at.

You could keep it on a shelf and go back to it whenever you need to dip back into the booklets or listen to the DVD, which has got videos and audio. For me, one of the most important videos on there is an American documentary about collaborative divorce. It's a real couple going through the process, and the woman is very angry, very distraught, cries a lot, but it still works. You think, how's this going to work collaboratively? But it does. It's just so powerful because you see real people talking about how this can

work. Even though I knew about collaborative law, when I watched it fairly recently, the documentary, I thought oh, we've got to have this on the disc. It's very powerful. Right through to meditation on forgiveness and on empowerment. I've been listening to the relaxation ones, and I've never slept so well in my life. If you're having sleepless nights, these are some good meditations.

It's a very broad base of resources. Information and inspiration, things that I've personally found extremely useful. You kind of need a toolbox of all these different things to help you get into a space where you can deal with everything. So the box combines hundreds of pounds' worth of vouchers for people to experience in their own time, in their own way, key experts so they know what they do and how it works. It's very hard to explain these things; I think people have to experience it. And they've got access to video and audio so in their own time they can get a real feel for some other ways of doing things. And actually looking after themselves and nurturing themselves is really important. And it's something they can physically share, as well. They can share it with their partner they're breaking up from, they can give it to a friend who's going through the same experience. I just loved the idea of something physical and real that was a bit precious as well, that you could hand over to someone else.

Suddenly I had a gap where I could create it, and that's what I've done. I've only just started it, and I'm very keen for feedback. I've got some lawyers, some collaborative lawyers who are buying some because they see it as a great way to encourage their clients to take a non-adversarial approach and provide them with a wide range of support beyond their existing referral networks. Most people in this country have never heard of collaborative law, so this is a great opportunity for them to get it promoted in an interesting way that's very relevant, and really enforcing this idea that people need to not just turn up and expect the lawyers to do everything for them. They need to take responsibility for the divorce. They need to take charge of their own divorce and their own breakup, and here's a range of people who can help give them the inspiration and the courage and the strength to do that. And that's what the box is about.

Dr. Dee Adio-Moses: Wonderful. Can you just give us your website?

Suzy Miller: Yes! To find out about the box or to order one—if anyone in America wants one, actually, I am going to do a U.S. version. Aside from some of the links, I wouldn't have to change very much for it to be used in the States. It's a fundamental experience for everybody, irrespective of where you live. It's www.sosdivorceinabox.com. They can have a look at the box and pictures and have a look at who's in there, and if they're interested in knowing more about the events, particularly if it's anyone listening from the U.K. who would like to put on an event, I have a link on the homepage at www.startingovershow.co.uk to encourage people to go through. There are particular places where I'd like to put on shows, and if that doesn't suit them, then there's another box where they can let me know where they want an event. As I get more demand for these shows, then I will put them up. I want to respond to people with demands for shows, rather than just set them up and say come on in. I want people to say that they want them, and then my commitment is to put them on for them.

Dr. Dee Adio-Moses: There are a number of members that I know are going to contact you, because I feel the excitement—she's from London; she's not far from me! Those are the things that come out of organizing things like this. The system is already there; we're just grateful for the internet, for us to be able to be on the phone and be able to speak to thousands of people at the same time. The work that we're doing here, we don't even know how far it can go. One person can buy it, and from that one person, that person gets healed, and many thousands of people can get that message and it just keeps going. Our wonderful

listeners, I know that you have had a lot of information today. Spend time and just go to Suzy's website, www.sosdivorceinbox.com.

Suzy Miller: And www.startingovershow.co.uk is the other page to learn more about the events.

Dr. Dee Adio-Moses: OK. Do you have some last words of encouragement before you go?

Suzy Miller: My last words are for anyone who is facing divorce breakup of any kind in a relationship: Don't let anyone tell you it's not a tough time, because it is, but it can become a catalyst for amazing change in your life if you just access the right people to help you. You will know who they are. Trusting your instincts is really important during these times when life throws things at you. The worst thing that's ever happened to you can actually turn into the best thing because of the way it changes you and allows you to grow and become the person you've always wanted to be.

Dr. Dee Adio-Moses: Thank you so much. *Catalyst*, I love that word. I pray for each and every one listening that this, even though you think it's the worst thing, will really turn around and become the best. When you look at yourself sometime down the line, you will say wow! You'll be speaking like Suzy and I are, and there will be many people saying, "I know it's going to be a good day, because I've been there." Thank you so much. I really appreciate your coming.

www.sosdivorceinbox.com

www.startingovershow.co.uk

DIVORCE SECRETS FOR WOMEN



CHRISTINA ROWE

Author, Divorce Recovery Expert, Life and Business Coach

ABOUT CHRISTINA

Christina Rowe learned the hard way about the perils of divorce. She was a happily married woman with four children. Then Christina caught her husband cheating and her life spiraled out of control. What followed were two years of hell. She went through it all: money problems, dealing with a deadbeat ex-husband, navigating the court system, corrupt lawyers and more. Eventually Christina's Life got better. She made it through the storm. In her hard-hitting, tell-all book, *Seven Secrets to a Successful Divorce: What Every Woman Needs to Know*, Christina shares her own personal divorce story and gives specific tips and recommendations on how woman can protect themselves and not be taken advantage of during their own divorce process. She teaches down to earth survival skills that can save women time, money and heartache during their divorce.

She is a respected and sought-after media guest who has appeared on The Morning Show with Mike and Juliet, CBS 4 Miami, NBC Miami, Channel 7 News, Fox 29 in W. Palm Beach, WXEL TV in Boynton Beach and was featured in South Florida's Sun Sentinel and Palm Beach Post and many other publications. Christina has also been a guest on many radio shows across the U.S. and is one of the stars of the 2 Blondes and a Redhead Internet based TV show.

TOPIC

Divorce Secrets for Women: How to Take Control of Your Divorce, Dramatically Reduce Your Divorce Expenses and Find Out How to Protect Yourself and Your Children

The reality of divorce is that many women are caught in a vicious divorce battle that destroys their children, their finances and their emotional health. Divorce can be a long, drawn-out nightmare for those women who do not take action and prepare.

- Find Out the 7 Steps You Must Take Before Asking Your Husband For A Divorce—Critical information every woman must know. Protect yourself financially and ensure a fair financial divorce settlement by following these crucial steps.
- Secret Tips On Finding The Right Attorney—Learn the game divorce lawyers play to keep your retainer and prolong your divorce. Find out how to hire the best attorney in town
- Learn How To Win In The Courtroom—Discover the biggest mistakes women make in the courtroom. Protect yourself from the sneaky divorce tactics your husband and his attorney will use to destroy you in the courtroom!
- How To Deal With The Emotional Aftershock Of Divorce—Mourning the death of your marriage is a difficult but necessary process. Learn how to heal emotionally and recover from your divorce without anger and bitterness

THE INTERVIEW

Dr. Dee Adio-Moses: Hello, everyone. It's my great honor to welcome you today. I know that this is one speaker whom many divorced women have been looking forward to hearing from. She just nails it on the head. Her book, *Seven Secrets to a Successful Divorce*, helps women dramatically reduce divorce expenses and protect themselves and their children. She is not fooling around, because she has been there. I'm so excited to have with me here today Christina Rowe. She is a respected and sought-after media guest. Christina has been a guest on many television and radio shows and has been featured in many publications. She is one of the stars of the internet-based show *Two Blondes and a Redhead*.

She has been there. That is why she's able to be here today to talk to you. She learned the hard way about the perils of divorce. She was a happily married woman with four children, and then she caught her husband cheating and her life just careened out of control. For the next two years it was just hell. I know that many of us know exactly what she is talking about—money problems, dealing with a deadbeat ex-husband, navigating the custody system, everything just happened. But do you know what Christina did? She turned it around, made it through all this, and then wrote a book: *Seven Secrets to a Successful Divorce—What Every Woman Needs to Know*. In that, she shares her own personal story and gives specific tips and recommendations on how women can protect themselves and not be taken advantage of during

their own divorce process. She teaches down-to-earth survival skills that can save women time, money and heartache during their divorce. It is my honor to introduce Christina. How are you? Welcome!

Christina Rowe: Thank you so much, Dee. Thank you for the introduction and for having me on this call.

Dr. Dee Adio-Moses: I'm so happy that you are here. We've all been waiting to hear what you have to give us, and I just want you to start. If you just want to tell us a bit about all the things that you do, and who is Christina Rowe? I know you're an author and divorce recovery coach, but there's so much more to you than that.

Christina Rowe: Well you know, it's funny; it's been a journey. It really began because of my divorce. I used to be, like you said, a happily married wife with four children. At that time I had a hair and nail salon with my ex-husband. When the divorce happened, everything pretty much fell apart, and it made me re-evaluate my life and change directions completely. I never thought I would be an author. I moved to Florida and began a new career—I do branding and marketing. I also have a woman's organization, women helping women mastermind, and we do events. I have a course I created on social media. It's been an amazing journey, and it all started from this divorce that made me re-evaluate and change my life for the better. I love living here in Florida; it's just great. It's a whole new beginning and a new life.

Dr. Dee Adio-Moses: That's wonderful. When I went through my own divorce, I know exactly what you're talking about. Everything was just out of control. I started a new career, too. I was in banking and finance, and now today I'm doing this—I'm a minister and life strategist and author—those are completely different from being in the financial world. The way I look at it is that those are the gifts from the pain.

Christina Rowe: Exactly. We can't see the future, so at the time everything is incredibly painful and we don't know how we're going to get through it. But there's a reason for it. It gives you strength if you view it that way. When you're going through a divorce and you're in the pain, it's so hard to see that. You think well, this is the end, but it's really the beginning. It opens up so many new opportunities for you, and you can only look at that by being removed from it, looking back. And saying, wow, if all this hadn't happened, I wouldn't be here now, like you're saying with your own career now. We have to be grateful for those gifts.

Dr. Dee Adio-Moses: That's wonderful. So what does your book entail, and what are the main divorce secrets for women?

Christina Rowe: I wrote the book because after being 18 months in the court system and really going through a very dramatic, very painful divorce—it started with my husband, actually—he twisted my arm and threatened to kill me, so he was removed with a restraining order. It was a very unexpected divorce, and I wasn't prepared. So after being in the court system for a year and a half and my ex-husband deciding he wasn't going to pay any child support, I had to really get on my feet and learn fast and take control of the situation. So I wrote the book because I didn't want any other women to go through that.

I figured, women really need to take care of themselves. There are many things you can do. One of the most important things—and with my divorce coaching, I meet women all the time who've been married 10 years, 30 years, whatever—they have no idea what's going on in the finances. It's shocking, in this day and age. We have women's rights—shouldn't we know? But so many women have told me, oh, my husband, he's controlling. He handles the bank accounts. He doesn't let me see what's going on. One of the chapters in

the book outlines exactly what you need to make copies of. You need copies of pay stubs, tax returns, bank statements, pension plans, IRAs, the monthly bills, properties, any assets, anything related to investments. When you get a divorce and you go to get a lawyer, they're going to ask for these things. But often it's very hard to get those once the divorce has been filed.

Dr. Dee Adio-Moses: Even when it's not a divorce, we should know all this. We are partners in the relationship. Even for those who are saying I don't want to know it, there's not going to be a divorce. First of all, you don't know. Secondly, even without a divorce you need to know.

Christina Rowe: Absolutely. What if your husband dies? How are you going to make any financial arrangements if you don't know where the money is? You don't know what you're worth, what your family's worth. How are you going to take care of your children? Let me tell you, Dee, it is baffling how many women, even after being told this, even those in an unhappy marriage, will still say to me, well, I'll get around to it. You really have to demand to know—you're part of the marriage, and you have every right to know what's going on with the finances. It's a way to protect yourself in the future, not only from divorce but from any of life's circumstances.

Dr. Dee Adio-Moses: One of our speakers talked specifically about this. It was such an eye-opener for many women. She was really talking also about how unbelievable it is that women don't get it.

Christina Rowe: I think, Dee, it's more than just not getting it. I think we know. I think it's more the state of the relationship. If you're in a relationship with a controlling man—and you run into this with a lot of these nasty divorces. The man is very controlling—he doesn't turn controlling, he's been controlling the entire marriage. A lot of women are fearful—maybe there's abuse involved—and they're scared to ask what's going on with the finances. And maybe there's a really strong-willed spouse who says, well, you're not getting access to that. I'm not putting you on the bank account. There are a lot of emotional issues, I think, that prevent women from standing up for themselves.

Dr. Dee Adio-Moses: If the husband is controlling, how can the woman get around that?

Christina Rowe: That's the thing—if you're married to a really controlling husband and you're not happy, when he's not home you really need to go see if those things are available. If you're signing a tax return with your husband and you don't have a copy, first of all, you can get in trouble for that. You don't know what your husband's doing, legally. There's that innocent spouse law, but still, you really need to have copies of these things and you need to try however you can. When he's not home, make copies. Give them to your sister, your friend, somebody you can trust. Go through the bills, make copies, do the best you can in that situation to find out as much as you can, and just keep that on the side. It's better to be prepared than unprepared. Let me tell you how many women—and I've spoken to those who are wealthy, who aren't wealthy, who have nothing. I had a client once whose husband made \$19 million and she had no money. He hid everything, he took everything, and refused to pay her the money the court ordered him to pay. It's very, very scary, and it's something we really need to be able to prove, especially when children are involved. When you come down to child support, your income and his income will be calculated. Each state has different rules, but if you can't prove what your ex-husband's making, it's going to be difficult to collect the proper amount of child support.

Dr. Dee Adio-Moses: Another reason I think women don't take control in the financial sense is that we're told all our lives that oh, men do that better. It's a kind of indoctrination. When you get into the marriage,

it's like, oh yes, men do that better. Maybe your dad did that better, but it doesn't mean your husband will.

Christina Rowe: Absolutely, especially certain generations of women. Maybe younger women now are going about it a little differently, but women who grew up in the 1960s, 1970s, did see that maybe dad controlled the finances and mom didn't work. It depends on how you grew up. Luckily for me, I was involved with the bill-paying and I was aware of the bank accounts. Since my ex-husband was removed from the house suddenly, I had the benefit of having all the paperwork. That was one thing, in the discovery process—I'm the one who had the advantage because I had all the documents. Had I not had that, it would have been—oh my gosh, it was a battle as it was. It went on for 18 months—it would have gone on even longer.

That's why some women have to hire forensic accountants, and they're very expensive. If you're married to someone with a small business, that's very hard to prove. If you're married to somebody who works for a corporation, it's easier to get the records and see what he makes. But if you're married to someone who owns a cash business, those are the most difficult divorces to prove. Suddenly, a lot of these men, as soon a divorce happens they're broke. They can't make any money anymore because they don't want to pay. The message is empowerment. Empowering yourself. Not being a victim. Taking positive action to protect yourself.

Dr. Dee Adio-Moses: You also spoke in your book about some tips on finding the right attorney.

Christina Rowe: Yes. It can be very difficult. My third attorney was the good one, but I went through two attorneys before that. My ex-husband hired the most despicable, horrendous, stereotypical shark that you can imagine. What usually happens is, unfortunately—this is how divorce attorneys work—depends on how much money is in the marriage, how many assets. If you're upside-down on your house and there are no assets, you're going to have a very quick, fast, easy divorce. The divorce lawyers don't want to bother; they're going to tell you to settle. But what will happen is, if there's assets and money involved, one or both of the lawyers who get involved will make your divorce last as long as the money lasts. They want as much as they can get. This is really a harsh reality of what happens. You say, how can a man who's been married for 30 years tell his wife, oh, you're not getting anything. It's ridiculous, right? But it happens every day because the lawyers encourage this bad behavior. They know their client's going to lose at the end of the day, but they're going to get more money. It's very difficult to know, when you're dealing with these divorce attorneys, who's going to be on your side. You may have a wonderful lawyer, but if your ex has a shark, they're going to drag it out in court.

The first thing I tell everybody is to use mediation. In New Jersey, where I got my divorce, it's not mandatory. In Florida you do have to go through one mediation session before you get a divorce. Each state is different. But if you can settle your divorce, if you can go to a mediator, if you can not go through having to hire attorneys and go through a brutal divorce, jump at it. It's really not worth it to have a long, drawn-out battle.

That being said, if you have a spouse who's ready to attack you, you have to protect yourself. You don't want to sit there and be a victim. You're going to have to lawyer up. You're going to have to fight. If your spouse is the one saying I'm not settling and you don't get anything and being unfair, then you want to go and ask around. You want to ask people who've been through a divorce. Also, and this is a tip in my book, go down to the local county court for your district where you live and ask the clerks, ask people who are there

who they recommend. It's the same thing as when you're in the hospital--the nurses are going to tell you who the best doctor is. They deal with these people; they know. Word-of-mouth and recommendations is always the best way to find a good attorney. talking to people who've had a really great experience with their lawyer and also who are in that business, you know, people who are familiar with it. Law enforcement or any of those related fields who can guide you toward a good attorney, those are the ones you're going to want to interview.

Once you hire your lawyer, this is a huge mistake people make—your lawyer is not your therapist. You will be charged when you're on the phone—they're going to charge you in increments, 10 minutes, 15 minutes, 30 minutes, a lot of money. You really want to do as much as you can to prepare any paperwork they need without calling them constantly. They'll talk to you, because they're going to charge you. You have to keep that in mind. The bill can get very expensive very fast, and your retainer can dwindle away. I had one lawyer with a \$5,000 retainer—within two and a half weeks, it was gone. I was like, what? I was shocked. How could that be? But you don't realize. You're emotionally upset, you've got your attorney, you want to ask them all these questions because you need to know, but you don't realize that attorney's charging you a lot of money. Minimum, \$300 an hour. Some places it's maybe \$250, \$200, but on average, that's a lot of money per hour to speak to somebody.

Dr. Dee Adio-Moses: Would you say that it makes sense to first of all go to a divorce recovery coach, or you know, a relationship coach? Maybe even a counselor first?

Christina Rowe: Yes, I really do. It's too bad there's not more of them. When I speak to someone on the phone, we do a strategy session. I try to guide them, and I'll tell them what to ask their attorney or what strategy they can take. They always say, why doesn't my lawyer tell me this? I always tell them, you need to talk. You have all these high emotions, you need to vent, you're feeling awful. Find a counselor, find somebody you can speak with, and when you do go to your lawyer, have a very direct list of questions so you're not wasting your money.

Dr. Dee Adio-Moses: You're not using your attorney as your counselor.

Christina Rowe: Exactly. It's just too expensive. You know, you have to watch what your attorney's doing. They work for you, not the other way around. If you're not happy with them, you have to call them out on it. A lot of people are intimidated by lawyers. We think, oh, whatever they say, but maybe your gut instinct is saying something's not right here. I asked you do this and you didn't, or you didn't file this, and why is this taking so long? It's OK to ask them. Another tip is to talk to the lawyer's secretary or clerk, the person who works in the office. The paralegal or whoever they have assigned to help. That person's not going to really charge you; it's the lawyer who's going to be able to charge you. If you can work with that person, the paralegal on the team, it's probably going to save you some money.

Dr. Dee Adio-Moses: Just befriend that person.

Christina Rowe: Exactly. Befriend that person. Befriend the office staff. They can be very helpful to you. They're the ones doing all the work anyway. The lawyer is having them do all the legwork. Be nice to those people in your lawyer's office.

Dr. Dee Adio-Moses: If a couple try mediation and everything, but they still wind up in the courtroom, what are the mistakes women make when they get there? They're now in the courtroom; what happens?

Many people have only seen it on TV, and it's not the same. This is real life. This is your life and your children's lives.

Christina Rowe: Absolutely, and when you reach the courtroom, you have to understand, court is not fair. Especially family court. It's overcrowded. I remember being in court, paying my lawyer all day. We were supposed to be there at 9 o'clock to be heard by the judge. Four o'clock came around and we were told, no, you're being rescheduled for another day. Can you imagine? It cost me like \$1,500 for the day. Do they care? No. They kept bumping us and bumping us, and that type of stuff makes you want to go crazy. Or you'll have a court date and your lawyer will call you the night before, and you've been waiting months for that court date. But no, it's been adjourned. And you're just devastated. Especially in cases where you're not getting spousal and child support, and your lights are about to be turned off, or your mortgage is due, and does the court care? No. They're a system, and they have too many people in their system and it's clogged up. Go with the attitude to expect this; you're going to be disappointed in the court system.

The other thing is, control your emotions. I have a chapter in the book about this, and it's very hard to do, but in the court, it's a must. When you do get in front of the judge, even though your ex may be making faces at you and the lawyer may be saying things that are totally untrue, you are not allowed to speak. If you have an attorney, you need to take a pen and paper and write notes to your attorney. Keep your emotions in check. Be a poker face. You cannot shout out, or say, "That's not true!" These are the type of things that make you look very bad in front of the judge. When you go to court, the judge doesn't know you or your husband. He just knows these are two more people in his courtroom. He doesn't know who's the one who doesn't want to settle or who is uncooperative and who isn't. How you behave in that courtroom is going to determine—the judge is going to form an opinion very quickly. You want to dress very conservatively—you don't want to go in there wearing a low-cut blouse or chewing gum or talking on your cell phone. You want to present a really good image to the judge.

Dr. Dee Adio-Moses: Especially where children are concerned.

Christina Rowe: Oh, absolutely. And if children are involved, a custody case, it is crucial that you present a really great image to the judge as being the calm, level-headed spouse. Let your ex be the one who's going to blow up and say things or act out in the courtroom, not you. Believe me, it is going to be difficult. The judge is probably going to say things you don't like, the lawyer's going to say things, you can't speak—it's such a frustrating experience. You want to tell the judge, but you can't unless she asks you directly. Your lawyer is your mouthpiece when you're being represented. It can be very frustrating when you're in that situation to not lose control, but it's very important that you keep your control, especially in the courtroom.

The worst thing about the court system is you wait outside of that courtroom for a long time. You're sitting in a crowded space, and there's your ex and his attorney and you get to stare for a couple of hours at each other. It's tense, and emotions are running high on both sides. The person who keeps their cool is the one who's going to prevail. If your ex is trying to portray you as a crazy woman and you start yelling—even if you're outside of the court, those bailiffs who stand outside, they talk to the judges inside. If you're sitting there screaming at your husband, making a scene outside of the court, if you think the judge is not going to get wind of that you're wrong. People talk—everybody in that courthouse.

It's so important that you do try to muster your strength. I would suggest speaking to a counselor or somebody. You're going to have anger, and I think what's really important is to understand that. You're going through the emotions, it's mourning the death of your marriage, and it's devastating. All these

emotions are going to be coming up, and it's very hard to know how to handle them. Talk to a therapist or a counselor, or even take a bat and hit your pillow. Get your anger out, scream in your own home, do anything you can to release those emotions in a safe place where no one gets hurt. Then when you go into the courtroom, you maybe do a little meditation beforehand so you'll be more relaxed. Don't go in there with it all bottled up inside, because that's just like a match and a firecracker—it's ready to go off.

Dr. Dee Adio-Moses: You know, we had another speaker who was saying that she became the friend of her ex-husband. They became friends and business partners. I asked her, how did this happen? And she said the turning point was when she realized that nobody can do anything to you unless you give them that power. You have to find a way of seeing your ex in a different light. Seeing the situation in a different light. As we said, finding the gift in it. Even when you can't see that gift, you have to find a way to be able to see it differently so you're not torn apart. You don't feel all broken up. Because even when you're trying to control yourself, it still shows.

Christina Rowe: Well, it's like any grieving process you're going to have to go through. First you're in shock, then you're angry, then you're sad. I think it's important that people move through that process. It's the people who don't move through it who get stuck. Then they become vengeful. There are people who stay angry the rest of their lives and never speak to their spouse again, and that will go on for years and years. It's so important to be able to move through those emotions so you can get to the point where you can see the gift in the situation and see your ex not the way he's acting but as the person he really is. I think if you get stuck in that dark place, which so many women and men do, it can go on for years.

It's important to work on yourself. You can't change anyone else but yourself, and you can't make your ex behave the way you want him to behave. You can only control your own actions and your own thoughts, emotions and perspectives on the situation. It's what you tell yourself—you can tell yourself this is going to make me stronger, I'm going to have a better life, this is a blessing, thank God for this, because this is what I needed in my life, even though it hurts now. Or you could say, well, I hate that bastard and look what he did to me and you can remain a victim. I think it's really crucial what you are telling yourself now about your divorce. Are you a victim, or is this going to make you grow and be the person you were meant to be?

Dr. Dee Adio-Moses: It's like dealing with the death of your marriage.

Christina Rowe: Absolutely. It is a death, it really is, and it's a death with a person still running around torturing you. It's not a death and you feel sad but it's OK, that person's gone. When you lose a spouse it's the death of all your dreams. You had plans. You thought you were going to grow old together, you thought you were going to be with the grandkids and you were going to have all these experiences. Your whole life is like, whoa, wait a second. That wasn't supposed to happen. Or you thought it wasn't supposed to happen, but then again, looking back—personally, I look back now and I'm like, wow.

I wrote a story, a thank you to the other woman, as a blog post. I'm like wow, thank goodness she came and took him away. I look back and think if everything hadn't happened, even with all the pain, I just can't even imagine. I wouldn't be that person that I was back then. I changed in so many really wonderful ways and my life evolved so much from that. It's really amazing, and I know people have a hard time seeing this. Right now they're like, this guy did this to me or this woman did that to me, and they get caught up in being a victim. You really have to treat it as a death and mourn it, mourn what you thought was supposed to be, as opposed to what is and what will be.

Dr. Dee Adio-Moses: I have some questions that were sent in before, and this is from Linda in Ohio: What was your experience, Christina, with friends? How did you handle your friends?

Christina Rowe: I have an entire chapter written just on that. That really can be devastating. Friends, it's really hard. In my personal experience, what made it more difficult was we owned this hair and nail salon in a town where people mostly knew each other, and my divorce, you know, everyone in town knew. Other salons knew, people in the supermarket knew, and people took sides. I lost friends who went with my ex-husband, he lost friends who went on my side, and our families divided. Of course, my family stuck with me and his family stuck with him. It was very painful. There were people like his best friend growing up and his wife, who were friends of mine, and all of a sudden I couldn't speak with them anymore. You have to expect that. I would say it's going to be very painful.

If you have mutual friends, it's rare for them not to take sides. Look at it from their perspective, too, so you don't feel as hurt. If your ex is talking to this person and having their ear all the time, they're only hearing one side of it. Hopefully, what will happen is that as your relationship with your ex mends through the years, if it does, those friends will feel less threatened, too, and be friends with both of you. They're really caught in the middle, when you think about it. It's a hard position to be in. It's easy to get mad at these people and say they were never true friends, they left me, they went with my ex, but when you look at it from their perspective, they're really caught in a delicate situation and they're only seeing one side of it. You have to forgive them and move on, and you'll make room for new people in your life who will be even better friends to you.

Dr. Dee Adio-Moses: Also, in that position, it depends on who moves away. If you're the one who moves away, even if you just move to the next street, all the people around where you used to live, if your ex still lives there, they probably will be with him because they still see him.

Christina Rowe: Exactly. They're going to rally around the person in their neighborhood. Another thing, which is a little unrelated, but I think it's important to bring up: if your husband does move out, and you've lived in the same neighborhood for a while, you have to watch—other men in the neighborhood who are still married will offer to help with lawn work, or if you need anything fixed. They're being nice. But what you have to watch out for is the wives don't really like that. There's jealousy stuff that goes on. If your friend across the street's husband is coming over, you might want to say, you know, I'll hire somebody. Now you're the single lady on the block, and you don't want to have a problem with your friend, who's thinking why are you having my husband come over to hang pictures on your wall. Usually the men who say this are doing it with the best intentions, but it can be misconstrued. That happens a lot, believe it or not.

Dr. Dee Adio-Moses: I would suggest, if you can, just keep away from married people for the time being. You're nice to them, you're polite, but keep away from them. Most of the women, they don't want you around. Especially if you're pretty and you're looking good, they don't want you around. Just stay away and start looking for new friends.

Christina Rowe: It's true; they feel threatened by newly divorced women. I have friends now—I have lots of friends who are married and it's no problem. But when you're first going through a divorce it's a little bit different. You're going to want to find new friends. One good way to do that is through meetup groups. There's lots of divorced meetup groups, where you can meet other people going through the same thing you're going through. They do a lot of socials, and you can go out and meet other people who are single and in the same situation as you.

Dr. Dee Adio-Moses: Another mistake women can make, I feel, is dating too soon after divorce.

Christina Rowe: Yeah. I go over that too, and I call it the “rebound man.” We all have our rebound man, and he usually doesn’t stick around. Emotionally, you could get really hurt. You’re not in the right emotional frame of mind to be taking on a new relationship. What’s dangerous, too, is dating someone who’s just coming out of a long-term relationship. Then you become their rebound woman, and you could be easily hurt. Give yourself time to enjoy your own company instead of jumping into the first relationship that comes along. You can date and go out and have a nice dinner, but if you get in a serious relationship and your divorce hasn’t even been signed yet and you’re in love with someone else, you haven’t dealt yet with all the emotions with your husband. You’re not ready to commit emotionally to someone else. In most circumstances, I really believe that’s so.

You may have a delayed reaction—I did, with my divorce. I got separated in October, and my father passed away on Christmas Eve. I was dealing with that, the divorce, the kids—I didn’t really give myself time to grieve the marriage. It took me like a full year afterward to really break down and feel it. You don’t want to be involved with somebody during that time and then all of a sudden you’re going through all the emotions. It’s not healthy for the relationship.

Dr. Dee Adio-Moses: With your clients, do you see those who start having relationships with their ex again?

Christina Rowe: I don’t see it a lot, but most of the people I work with have been through really traumatic divorces. I can see it happening more with a friendly divorce, where people would get back together and still have feelings for each other.

Dr. Dee Adio-Moses: I had a client who did that—they had been divorced, and as you say they became friends again. But what she told me was that each time she needed something, he was the one with the money. If she really needed something big, more than what he was supposed to pay in the court system, he would say, OK, let’s go out and have a drink. Let’s do this. Let’s do that. She said at first she would just go ahead and do it, and he would give her all this money. And he was already married again! He had another woman. She said it used to kill her.

Christina Rowe: Well, she was really selling part of her soul to get money, and he was still controlling her. You know, that’s a really interesting point, Dee, that can happen way after the divorce. You may not even realize it. Your ex will still try in different ways to control you, even though the divorce is long over. Often they’ll do this with children, they’ll use the children to try to get to you. You may not even see it happening; it’s subtle things. Maybe it’s alienation, or making jokes about you to the kids, or being controlling and demanding. Using the kids as pawns. This happens when one person hasn’t recovered and they’re still holding on. They’re still desperately trying to get attention from you. When they use the children, that’s a tough position to be in. People have so many problems, even way after divorces are over. I see that also.

Dr. Dee Adio-Moses: You know, there was a woman I met, and she and her husband got back together after 19 years of being divorced. A few months after, she knew nothing had changed. But then she said she couldn’t get out again. It was just a disaster. Going back and forth with a man, you really must be very careful. He hasn’t changed; he’s still the same person. Be on your guard. Whatever it was that you had before is still there.

Christina Rowe: That is so true, and I personally had this happen with my own ex-husband. When you read a lot of books and do a lot of work on yourself, and you want to view people in a different light. I really tried with my ex-husband to talk to my kids very positively about him, to be very nice to him, and tried really to be his friend. His true colors, though, he did some things that kind of shocked me. This was years after the marriage, and I was really shocked. But I shouldn't have been, because this is who he is. He hadn't changed. Maybe I'd changed and wanted to send him love and light and have a nice relationship, but he's still not really. Now, my reaction is to detach from him—I'm not reacting to him. When he sends me angry text messages, I just ignore it. I can choose my own reaction. I can wish him the best, but I don't need to engage in that. When you have an ex who still hasn't recovered from the divorce, they may still be trying to get your attention. It's very important to see the person for who they really are, not who you want them to be.

Everybody's on their own path. They're really where they should be in life. You may be on a different path, you may have evolved, and that person may still be stuck. For whatever reason, that's where they still need to be. You're not in the same place. Your friend, after 19 years she was probably seeing him in a different light, and he was the same person she divorced in the first place. It was her illusions about him, thinking he was something he wasn't, that doomed that.

Dr. Dee Adio-Moses: Another thing I see that you may have come across is people who use drugs and alcohol to deal with their pain. A lot of women, it's so sad when that is the path they take.

Christina Rowe: You know the pain, and anybody who's listening to this knows. I remember waking up in those first months and just feeling like I'd been punched in the stomach. Remembering that he was with this other woman, he had taken off, it was one of the worst pains in my life. I think it was the pain, too, of the person I trusted most in the world betraying me the most. That pain is so deep. It's like being stabbed, it really is. You're feeling this tremendous pain, and you're desperate. You think, should I have a glass of wine, or go to the doctor and get a pill? But you can't run from the pain. The fastest way out of it is to sit with it and not try to suppress it. The quicker you can cry and release and just be with it, accept it, the quicker you'll get over it.

Writing my book was so therapeutic for me. It was a way to put my emotions down. Even speaking to people and knowing what they were going through, it was therapy. Journaling was great, too. It's a cliché, but it's helpful to write down your emotions. Instead of reaching for a pill, get out your journal and cry and listen to sad songs. Give yourself that time. Too many times we say we have to be happy and put on a happy face, and get back to work, and you have to do everything. So often, we just cut that part out, but it's still there. If it's not resolved, that's when some people turn to substance abuse. It's self-medicating.

Dr. Dee Adio-Moses: Once you start going down that path, it's a very horrible road to go. We've mentioned it before. Counselors, life coaches, your pastor, other friends, people that you trust—it's better to go to those people. Better to do journaling. Better to do your vision board—start envisioning your future. We have so many techniques that you can do that will not let you go down the road of sitting in your house and finishing a bottle of wine and another bottle and another bottle. Or thinking the headache is so much that you have to be on medication forever.

Christina Rowe: Well, it's numbing it, and I think numbing is part of trying to run from the pain, trying to avoid the pain. You do need to face that pain, look it in the eye, but not stay there. Move on. You want to be able to move through the pain, and that often requires, like you said, getting some professional help. If anything, groups are great—get into a divorce support group where other people can help you.

Dr. Dee Adio-Moses: And having more fun—going out and enjoying yourself.

Christina Rowe: There's so many fun things to do. When you find some girlfriends who are single too, you can have such a great time going out with the girls, doing some dancing or seeing a movie, whatever you want to do, or just having coffee and talking. Really, it's good for you and very healing. When you laugh again, you bring more of those positive vibrations into your life.

Another thing, limit yourself on who you talk about your divorce to. This is a tough thing, because when you're going through it you want to tell everybody. You want to tell people in the supermarket about your divorce. You're always dumping, dumping, dumping because you're in so much pain. It's important to give yourself a limit. Say OK, I'm just going to talk to my friend about this for 15 minutes, or I'm going to write in my journal. The rest of the time, do something positive. Volunteer at an animal shelter, visit a nursing home. Do something positive to counter-balance all this negative energy that surrounds a divorce. Even in the most horrendous divorces, you still have to find time to have some fun and get out of your own head. And helping others is a great way to do that.

Dr. Dee Adio-Moses: I believe that. That is one of the best ways. After you've done that, you come back home feeling really good about yourself. You can say wow, my life is not that bad. Let me just make it better.

Christina Rowe: Absolutely. A lot of times we cause ourselves such trauma because we're living in the what-ifs. What if he gets everything and leaves me with nothing? What if I become homeless? What if I'm this? What if I'm that? We live in that space, and most of those things are not going to happen. Most of the time you will get a fair settlement and it will eventually be over with. I remember thinking, this will go on for the rest of my life. But it will end. But think positive. Envision what your life is going to look like. That's one of the things I did during my divorce. I said, I'm going to move to Florida. I didn't know anyone in Florida, but I had a customer who always came into my salon and talked about this wonderful place in Florida where her son lived. During my divorce, I took a trip to Florida, to this town, and I fell in love with it. My ex-husband, I didn't know if he was going to sign the papers to let the kids go to Florida, but I had this dream, something positive, a new life. Luckily, it all worked out. I now live in that town, it's beautiful and I love it here. Have something to look forward to, even during the darkest times.

Dr. Dee Adio-Moses: That is wonderful advice. Envisioning the future is a powerful tool. Nobody should forget to use it.

Christina Rowe: Absolutely. It gives you hope and it makes you happy to think about it. Don't think about how you're going to get it. That will just make you feel bad. Think of what you want, and see yourself having it, and feel good about it. Let the universe work it out for you. Don't make yourself nuts.

Dr. Dee Adio-Moses: How did you work through looking good and eating well and exercising when you don't feel like it at all?

Christina Rowe: You know, it could go either way. Especially women who've had husbands who have cheated on them. It almost motivates you to look your best. You know, success is the best revenge? When you have kids, you're married, it's not that you let yourself go, but you're not as aware. Once you're single again, you're more aware of your appearance. Not that you have to go out and meet somebody right away, but you start paying more attention to yourself. You have more energy to give to yourself. It's really important that you do that. Like you said, take care of yourself. Take time to exercise, take a walk, maybe

treat yourself to a massage. If you can't afford that, go to the drugstore and pick out some new makeup, some little things just to make yourself feel good and pretty again, especially if your self-esteem has been damaged by being cheated on. It's a horrible feeling, if your husband left you and you're feeling like you're not attractive. Don't sit home and eat a tub of ice cream. There are bigger and better things waiting for you out there, and you need to put your best face and body and foot forward and be ready for it to come to you.

Dr. Dee Adio-Moses: Those experiences also brought out my spirituality much more than it had always been. I went really inside of myself and became more spiritual. I prayed more, I really started meditating, learning how and doing it.

Christina Rowe: Because of the divorce, this is what the gift was. It made you search for answers. Isn't that amazing how that happens? You probably wouldn't have gone to that level had the divorce not happened. It's just amazing. So many things lead to so many other things. My writing this book led to my studying internet marketing and becoming a speaker and having the women's organization. But this whole path would have never happened had my ex-husband not done what he did, so I have to thank him. It's really true.

Someone said to me during my divorce, "Did you ever stop to think that maybe before you and your husband came to earth, when you were souls, that you had an agreement that this would happen in order for you to grow?" I was shocked by that. I thought it was so profound. When you think of it in that light—a book I recommend is by Neale Donald Walsch, *Little Soul in the Sun*. It's a children's book, but it goes into this whole thing of how we all have soul agreements with each other. So maybe if your ex-husband is torturing you now it's for your own benefit, it's for that gift you're going to get.

Dr. Dee Adio-Moses: There are so many ways to just be able to go inward and develop yourself and face the world and know that this is for your own growth. Seize that chance and run with it.

Christina, it's been really wonderful. The hour has gone so fast.

Christina Rowe: It's been wonderful, Dee.

Dr. Dee Adio-Moses: If you have some final words to say, and tell us about your website, and how to get your book.

Christina Rowe: I just want to say, whoever's out there listening to this, know in your heart that things are going to get better. I promise you they will. You're going to become a stronger, happier, more positive person because of this experience.

My book is available at www.secretsofdivorce.com. You can read a free chapter there. I also have a 40-minute coaching session that I do if you purchase the book. I do a divorce strategy session with you on the phone. We can go through some strategies and help you get through this tough time.

Thank you Dee, so much. It's been a pleasure being part of this, and I just pray for everyone out there to stay strong. It's going to get better.

Dr. Dee Adio-Moses: Thank you so much, Christina. We're very happy that you came here today. I know a lot of people will sleep better tonight.

<http://www.christinarowe.com>

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ABOUT THE FOUNDER AND HOST



Dr. Dee Adio-Moses is a Visionary, Author, Life Strategist and Educator. An ordained Minister with a PhD in Philosophy specializing in Holistic Life and Spiritual Counselling. Dr. Dee is the Founder and Spiritual Leader of Healing Centre of Christ International and Better than Ever After Divorce Community, (part of her 501(c)(3) Non Profit organization). She is also the Host of the very popular Radio Show “Spiritual Laws of the Universe with Dr. Dee”.

Dr. Dee is a modern day key proponent of Oneness Consciousness as a healing strategy, and provides step by step programs to help you on your oneness journey, teaching you to master your emotions, your body, your relationships, your finances, and your life. She teaches that “Overflowing abundance (which includes peace, love and good health) is

your birthright and your life must reflect this, if not, the awakening of the soul to the realization of the Divinity within and thus the greatness is the work that needs to be done.”

A passionate and committed spiritual teacher and mentor, her passion, her innate gift and her ability to take the spiritual and translate it into the practical, have been the foundation of the success of her ministry.

She is the acclaimed author of many life changing books, e-books, home-study programs and audio books, including “You Are Enough-12 healing steps to your Wealth, Health, Love, and Happiness” She has travelled extensively all over Europe, Africa and North America, helping women to discover their inner power and create the life they desire, even after the terrible experience of divorce.

Dr. Dee’s personal devastating divorce experience and her journey of overcoming as a single mother of three sons is the reason why she is in the forefront of mentoring and empowering divorced women and their kids end the trauma and devastation of divorce, and how they can pick up the pieces and create a “Better than Ever After Divorce” lives for themselves.

Dr. Dee is now re-married with three adult children and grandchildren

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