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## The Healthy Relationship



Photograph by Pat Crowe II Sex therapist Debra Laino says you're never too old to rekindle the fires of romance.

Many couples hardly ever have sex. They go home at night, sit in front of the television, then retire with barely a kiss goodnight.

"After 30 years of the same old routine with the other person, who in the hell wants to have sex?" says Dr. Debra Laino, the First State's only sex therapist. But, she says, you can always get fired up again.

First, start dating your partner—even if it's your spouse. It's important to get dressed up and go out regularly. Put the romance back into the relationship so that the sex life can follow.

Also, take care of your health. "A person's health is a huge asset of sexuality and, unfortunately, when a person reaches the ages of 50 or 65, things start to happen—arthritis issues—and movement is not as easy," she says.

So exercise regularly, at least 30 minutes per session, three times a week. It starts the blood flowing, then raises the levels of serotonin—neurotransmitters that make you feel good.

"Exercise provides an increased overall feeling of well-being," Laino says. "If you don't feel positive and good about yourself, there's a good chance you are not going to be interested in sex." If you haven't exercised regularly in awhile, start slowly.

Women, get in touch with your bodies. Know what feels good for you sexually, then ask it of your partner. "Women, for many years, have a long history of, as soon as they hit menopause, their sex life stops," Laino says. "In reality, older women can have a tough time with body image issues because the media says you've got to be young and beautiful to be desirable, and that's just not the case."

Men, same goes for you. "If you don't know what you like, how can you tell someone else?" Laino says.

Don't concentrate on your partners' bad parts, but on the relationship itself and its emotional elements.

"Sex is supposed to be fun and relaxing," Laino says. "Make sex a special experience. Don't make the other person feel that's all they are good for."

Add some spice. Some people need extra stimulation, visual and otherwise, especially as they age. "You're never too old for a sexy negligee or a massage," Laino says. —*M.N.* 



Janice Angelini

## **Finding Happiness Within**

In this nanosecond world, it is critical for individuals to foster healthy relationships with the person who should be the most important in their lives—themselves. That can be difficult when we are busy working and caring for others.

Janice Angelini, a therapist with offices in Wilmington and Newark, says that spending time and nurturing yourself creates the very foundation for healthy relationships with everyone in your life.

"However, many people have difficulty with the concept of self-love and self-care," she says. "It often gets confused with one being egotistical, conceited, self-righteous or greedy. Self-love is none of these. As Melody Beattie, author of 'The Language of Letting Go' writes, 'Self-care isn't narcissistic or indulgent. Self-care is the one thing I can do that most helps me and others, too."

One way to make yourself a priority is to create 15 to 30 minutes a day for down time, Angelini says. Whether you participate in mindful meditation, listen to music, take a walk or do nothing, let it be your exclusive time to recharge. Have some fun, be kind to yourself, breathe in and out slowly, learn to say no, and keep your support system close by.

Not making time to recharge could lead to burnout, resentment, depression, anxiety and, often, physical ailments. Although it may be difficult to achieve, balance is truly the key. Consider becoming your own best friend.

"It's important to learn to listen to one's voice within," Angelini says. "Change the negative internal dialogue to a positive conversation. It may take practice, but it's so worth the effort. Benefits may include the ability to create healthy boundaries, increased self-esteem, and feelings of inner peace and happiness.

"To be able to be with yourself and truly enjoy the company you keep is a major step toward a more fulfilling and satisfying life."

Angelini recommends the following books for helping one in getting started on a healthy journey inward: "Radical Acceptance, Embracing Your Life with the Heart of Buddha," by Tara Brach; "Loving Yourself—Four Steps to a Happier You," by Daphne Rose Kingma; "How to be Your Own Best Friend," by Mildred Newman and Bernard Berkowitz with Jean Owen; "Journal to the Self," by Kathleen Adams; and "The Learning to Love Yourself Workbook," by Gay Hendricks. —Lisa Chase



Frederick J. Dawson

## Money and Marriage

Disagreements over money and unsatisfactory sex lives top the list of why so many couples split. So as uncomfortable as it may seem, planning joint finances could save your marriage.

Financial adviser Frederick J. Dawson, of Bassett, Brosius and Dawson in Wilmington, says that a monthly budget should be agreed on and stuck to so that couples control their money instead of money controlling the couples. Make a spending plan you both can live with.

If you're about to take the plunge, check your intended's financial habits. "If there is a history of huge credit card debt, impulse spending, no budgeting, always attracted to high ticket items such as an expensive new car every year, or any other trait of serious irresponsibility, I'd run in the other direction," Dawson says. "Don't think for one minute that you are going to change this person's spending habits." Given the 50 percent divorce rate, the innocent spouse may end up saddled with debt they didn't make, not to mention a bad mark on their credit report.

Dawson also suggests the following tips for healthy money habits (and healthy marriages):

• Protect your credit rating and check your credit report from each of the three services annually. Put any corrections in writing to each (Equifax: 1-800-685-5000 and www.equifax.com; Experian: 1-888-397-3742 and www.experian.com; Trans Union: 1-800-680-7289 and www.transunion.com). Know your mate's credit score prior to any serious commitment.

• If one future spouse has significant wealth, consider a pre-nuptial agreement.

• If there are children from a previous marriage, update all wills and beneficiary designations on life insurance and retirement plans. Dawson says to have a frank discussion beforehand about splitting those assets at the time of death of one spouse.

• Each spouse should have a credit card in his or her name, which will assure no disruption of credit card use upon the death of one spouse. The owner of the account will be the only person who can access any information on that account.

• Estate planning is critical. A properly prepared will and estate plan should incorporate living wills, healthcare directives and durable powers of attorney. "This is not a time to trust your estate to Estate Plan in a Can from some Internet service, especially if you have acquired significant assets and there is a blended family," Dawson says.

• Keep three to six months' worth of monthly expenses saved up in easily accessible interest-bearing accounts.

—Lisa Chase