

The Marital Minefield

Mixing Marriage and Self Employment

by

Paul Crosby

Published by:

The Chichester Press
2045 Niagara Falls Blvd, Unit 9
Niagara Falls, New York
14304 USA

P: +1.716.298.1183
F: +1.716.298.0313
E: paul.crosby@chichesterinc.com
W: www.chichesterinc.com

All rights reserved under International and Pan-American Copyright Conventions. No part of this work may be reproduced in any form or by any means without the written permission of the publisher. Exceptions are made for brief excerpts used in published reviews; all other unauthorized reproduction is prohibited.

Copyright © 2005-2014 Paul Erich Crosby.

First Printing 2014

Library of Congress Cataloging-in-Publication Data

Crosby, Paul Erich

ISBN: in progress

Printed in Canada

10 9 8 7 6 5 4 3 2 1

First Edition

Book design by Michelle Spencer.

Warning-Disclaimer

The information, comments, and observations contained in this book are those of the author. While every effort has been made to provide honest, accurate, and reliable information for the beginning entrepreneur, there may be mistakes. No guarantees are made whatsoever as to the suitability of the information provided to the application of any financial or other pursuits. Readers are urged to consult recognized legal, financial, and professional experts before proceeding with any activities that may place them or their finances in jeopardy.

This book is provided with the understanding that all readers will be bound by these terms. Should you be unwilling or unable to accept these terms, please return this manuscript to the publisher for a full refund within 15 days of receipt.

Dedication

To Elizabeth Jean Betsch for sticking with me. I look forward to spending the rest of my life with you.

The Marital Minefield

Mixing Marriage and Self Employment

by

Paul Crosby

Introduction

Starting a business requires large amounts of time, energy, money, focus, drive, dedication, love, and infinite attention to detail.

Maintaining a healthy marriage requires large amounts of time, energy, money, focus, drive, dedication, love, and infinite attention to detail.

We all have limited amounts of each of these attributes. If your business consumes too much of one or more of these characteristics, your marriage is heading for trouble.

In this manuscript, I will offer an overview of my experiences of mixing marriage and self employment and offer

some guidelines to help you avoid many of the problems I experienced in getting my business up and running.

The manuscript is written for married men who are considering starting or expanding a small business. While there may be many useful ideas for married women considering starting a business, the manuscript is based on my experiences. Any feedback from women reading this manuscript will be gratefully received.

Before focusing on questions and issues for you to address, I would like to take a few minutes to tell you the story of how my business and marriage have fared over the years.

The Story of One Business and Marriage

Shortly after striking out on my own in 1994, I asked a friendly supplier who was at the end of his career as a successful self-employed business person what words of wisdom he had for someone just starting out in business. He thought a minute and said: "Get ready to lose your wife." Then he added: "Oh yeah, 'Don't kill yourself.'" Another minute passed, and he warned: "Be prepared for a lot of heartache."

His comment about losing your wife really struck a chord with me. His first marriage had ended in divorce. Apparently, his going into business was a major contributing factor in the collapse

of his relationship. The more I thought about this, the more I realized that most people who start their own businesses end up divorced. Little did I realize at the time that I was to come perilously close to seeing my marriage end in divorce.

Starting a business puts greater strains on a marriage than most people realize or are prepared for. When you work for someone, you get up, go to work, do your job, and then come home. When you have a problem, it is really more the company's problem than it is yours. If the problems become too numerous or too big or too frequent, there is an escape route: you can get a new job and quit or quit and get a new job.

In the past, I was always amazed at how sudden and complete the ending of one job was and the beginning of another. One day, you are immersed in a series of problems, routines, personalities, and roles at a company and the next day you have virtually nothing to do and all the problems have been left at the previous job. However, when you have your own business, it is not easy to give up and walk away because your whole identity, your credibility, and possibly your life's savings and more are at stake. Somehow, you are compelled to make a success of the venture—regardless of the cost involved. One of those costs may be the termination of your marriage.

When a business starts to grow, its demands become all-encompassing. The business begins to push ever deeper into the

marital relationship. The encroachment is both insidious and inexorable.

On one "vacation" early in my life as a budding entrepreneur, I decided to try selling postcards made out of ultra thin wood veneer as opportunities arose along the way. While I tried to sell my postcards, Elizabeth, my wife, waited for me in the car reading. I remember how excited I was when a man in northern Maine bought five dollars worth of cards from me. On another trip, I filled the trunk with Native American arts and crafts and tried to peddle it at the stores I encountered along the road.

While I viewed this fun little exercise as a challenge to see whether I could fully finance my vacations with my brief pit stops, Elizabeth felt as though her vacations were being turned into business trips. She quickly became fed up with sitting in the car reading while I peddled goods. Furthermore, the time she spent cooling her heels on the drive between Toronto and her parent's or friend's house in the United States was precious vacation time being taken away from her.

Eventually, I was taking so much merchandise in the car to sell and buying new merchandise along the way that there was literally no room in the car to bring home Christmas presents from Elizabeth's family one year or purchases of U.S. goods that we were unable to buy in Canada. At times, Elizabeth asked whether I

was going to leave room for her and her luggage. She was not joking.

As the business grew, the car was not the only place it encroached upon. My little "office" in a corner of our one bedroom downtown apartment began to grow. At first it was just a desk and chair. Then, room was needed for a computer workstation. Then filing cabinets started to arrive. Before either of us realized it, the business set up had taken over a significant chunk of our living space in the apartment. To make matters worse, my assistant and I would work late into the night, spreading merchandise out all over the floor of our living room to label it for export. Elizabeth was spending more and more time sitting in the bedroom trying to read. She could not use the phone because it was conveniently (for me) placed on my desk. I spent most of my time on the phone anyway. She was unable to watch television in the evening because I was in the same room on the phone talking with suppliers and customers on the west coast. The three-hour time difference allowed me to extend my business hours until late evening. Eventually, I started dealing around the world and realized that somewhere the sun was shining and people were doing business. I could work 24/7—and I loved it. Elizabeth was not a happy camper.

It was not only during our waking hours that the business infringed upon our personal lives. We were awakened by the

phone ringing in the middle of the night as faxes came in from Hong Kong, Taiwan, Vietnam, and Spain. I was so excited to be getting responses to my faxes that I would have to get up to read each fax as it printed. Business associates would show up at the apartment, and instead of going out for supper with friends, we were going out with suppliers and customers. Poor Elizabeth sat through one meal after another where the main topic of conversation was business with people she did not want to spend time seeing.

One does not need to be a marriage counselor to realize that what I have described can impose serious strains on any marriage. As the problems kept building, I was so focused on figuring out how to make money that I was surprised at the mounting angry outbursts I was getting from Elizabeth.

One night while sharing a few pints of beer with a friend in the clubhouse of the yacht club I belonged to, I mentioned the frustrations I was experiencing with Elizabeth. My friend was in his late fifties, self-employed, and had been divorced a number of years earlier. After listening to my tale of woe, he said that I was only dealing with the symptoms of a classic case of neglect. To him, it was readily apparent that I had been so focused on my business life that I was neglecting my best friend. I had never thought of the situation in this light before. Suddenly, the series of seemingly unrelated events started to make sense.

Elizabeth felt as though she were being squeezed out of the marriage by the business. As far as she could see, all that mattered to me was my business. I began to feel as though she did not support me. From discussions I have had with others who have their own businesses, this is a common problem.

One deep-set source of conflict caused trouble for years before we were able to understand the dynamics of it. It was only with the help of a close friend that we discovered that there is a distinction between Paul Crosby the businessman and Paul Crosby the spouse. Especially in starting off as a one-man show, you are the business and the business is you. Criticism about problems resulting from the business are automatically viewed as criticisms of the person. Elizabeth was adamant that it was time to “get the business out of the relationship.” I remember feeling as though I personally was being kicked out, not the business.

Another issue that arose in a goal-setting session with close friends was that Elizabeth realized that my business transactions were getting too large for me to count on her to bail me out if something went wrong. Our personal finances and those of the business were commingled. It was time to split them out. Once more, I felt as though Elizabeth was not supporting me. Nonetheless, it was true. When I was only dealing in thousand dollar transactions, I could turn to her for financial assistance if necessary. Once individual transactions got into the five and ten

thousand dollar range, it was no longer possible to get financial help from her.

Cash flow is a big obstacle to solving a lot of the problems that arise. Elizabeth was after me for ages to move the business OUT OF THE APARTMENT. I was worried about whether I could afford an office. I finally found a dumpy 210 square foot office (really a large broom closet) across the street from our apartment. I signed a lease and moved in. Moving solved some problems, but not for long.

My daily commute consisted of taking the elevator from our apartment down to street level, walking half a block up the street, stopping for a coffee, and then taking the elevator up to my office. Elizabeth had to fight traffic to go to her job in the suburbs. I would tell people how easy Elizabeth's commute was because she counter-commuted. As people were coming into the city, she was going out. At night, as people were trying to get out of downtown, she was coming home. My perception of the ease of her commute drove her nuts. Each time she got home from work after being stuck in gridlock in the financial district, she would blow up at me. She insisted that it was time to move to the suburbs. My business was still struggling. The LAST thing I wanted to do was up root everything and move. After two years of arguments, she made it clear that she was moving with or without me. I had to think about

it a bit, but we finally moved into a much better, much bigger apartment in a great neighborhood.

Moving was a relief for Elizabeth, but it complicated my life immensely. I was now running a small business out of three separate locations. In order to justify the very high rent on a much larger apartment, I had to use one room as my primary office to obtain the tax write off. I also had to make arrangements to store my Canadian merchandise at a warehouse farther out in the suburbs. In order to serve the U.S. market, nearly all of my merchandise and the U.S. corporate offices were located in Niagara Falls, New York—and inconvenient 80 miles away.

When I first moved to the new apartment/office, I had one part-time university student coming in two days a week to help with paperwork. Michelle would show up after Elizabeth went to work and usually left before Elizabeth got home. Michelle was extremely considerate of working in our private space and left virtually no signs of her presence in our household. It was great. The two of us worked away in one room of the apartment and met in the suburbs whenever we need to deal with merchandise that was coming and going.

Over time the business continued to grow. One part-time person became two. Michelle went full time. Two people became three; three became four. At the end, we had five people coming and going from my apartment. We jammed four computers,

telephones, fax machines, filing cabinets, and people into one small room. When necessary, we overflowed to the dining room table to work. I sat in my easy chair making sales calls to free up office space.

The space limitations were only part of the problems. As the number of bodies coming in each day increased, people were leaving their shoes on, tracking in dirt, and marking the floors. We always had foot prints everywhere. It was particularly bad in the kitchen—we had a nice white floor nearly always covered in foot prints. One or two dishes that might have been left at the end of the workday by Michelle and me now ended up being 10 cups and god knows what else. Elizabeth would do the dishes and then blow up at me. I finally got people to do their own dishes, but it was already too late. Other irritants continued, like employees using metal utensils on non-stick pans. This led to another blow up. People started working later and would be typing away at the computer or on the phone while we tried to catch up in the living room after work or have dinner. We also provided soft drinks for the staff. This was not a problem until one day Elizabeth came home and discovered that all of the cold Pepsi was gone and nobody bothered putting any in the fridge. She had been buying and carrying up cases of soda and people couldn't even move it from the pantry to the refrigerator.

I finally decided that it was time to look for an inexpensive office to move the staff out of the apartment. It took a bit of looking and about C\$10,000 to move in, but what a relief it was to have the office gone. Almost overnight, we came home and all of the equipment, people, noises, and messes were gone.

Around the same time, Elizabeth had finally convinced me to try marriage counseling. I had fought this tooth and nail for years. There was no way I was going to see a marriage counselor and have two people gang up on me. Finally, one of my close friends (who is also self employed and was having marital problems) told me about a group called Retrouvaille that had a weekend marriage retreat. My friend told me that he and his wife had tried meeting with marriage counselors and pastors from his church, but nothing seemed to work as well as the Retrouvaille weekend and follow up program. Based on his advice, I agreed to sign up for the program. I decided that I really did not have anything to lose and might gain something.

This program was a godsend for Elizabeth and me. Someone said that Marriage Encounter was like a tune up for a marriage and that Retrouvaille was a rebuild. We spent a very intense weekend at a hotel with about 20 other couples listening to presentations by a priest and three couples who had experienced serious marriage breakdown. The weekend also consisted of structured writing exercises and dialogues on a frequent basis. The

weekend was amazing and was a turning point in our relationship. We had basically been living as “married singles” and were just waiting for our love to die sufficiently for us to move on.

After the weekend, we participated in a six-week series of Saturday afternoon follow up programs and then joined a support group that meets every two weeks. So far, our marriage seems back on track and we are both optimistic about the future.

Somehow, we appear to have survived the start up phase of a new business. Hopefully, what we have learned along the way can help you make the transition to self employment far easier than I did.

The Advice

Starting a business creates many important interpersonal issues that need to be addressed ahead of time and on a regular basis. I believe that if people knew how many problems starting a business causes in their relationship, more people would not attempt doing so. Elizabeth claims to this day that if she knew what she was getting into, she would have filed for divorce right away and saved herself the agony. I do, however, believe it is possible to have a business and a good marriage; it just takes knowledge, caring, and commitment from the beginning.

Hopefully, the advice presented below will help you get your business up and running as quickly as possible with the least amount of strain on your marriage.

Neglect

The number one problem you are most likely going to encounter in mixing marriage and self employment is the fall out from neglecting your wife.

Let me repeat this because I cannot stress how important this one single issue is:

The number one problem you are most likely going to encounter in mixing marriage and self employment is the fall out from neglecting your wife.

Everything may start out fine when you begin your business, but if you are not careful in which choices you make along the way, you will see small signs of problems starting to arise. These will grow over time. Dealing with the individual problems will drive you nuts—the real problem is often hidden below the surface. It's neglect.

When you are faced with problems in your marriage, you may be tempted to deal with each problem as a logical, independent, stand alone issue. More than likely, the real problem is going to be neglect. Dealing with issues one by one is probably the biggest mistake I have made over the years. Nine times out of ten, if I had been paying attention to the needs of my wife instead of neglecting them, I would have solved the issues.

This week, Elizabeth and I went to our marriage group together on Wednesday night, played badminton together with one of her friends on Thursday night, did our date routine on Friday night, and painted one of the rooms in the apartment on Saturday and then had supper with a close friend and watched a movie Elizabeth wanted to see in the evening. One Sunday, we finished painting one of the rooms in our apartment.

Ask yourself at least once a week if you have been neglecting your wife. If so, in which ways? To avoid allowing neglect to build, you will have to keep in mind how your actions may result in chaffing with your wife, eliminate or reduce those problems, and spend both quality time and quantity time together.

While revising this essay, I was having lunch at a pub when a blues song came on with the lyrics “She’s gone because I left her all alone. She found another man and has a brand new home.” Another friend reported that she read that neglect is a form of abuse. Don’t neglect your wife and expect her to be around forever.

Date Nights

Make sure you set aside one time a week for just the two of you. This is crucial. If you do not have time to spend with your wife, you’re going to be in trouble sooner or later. Elizabeth and I usually reserve Friday nights as our date night. More often than not, we go for a walk, pick up my newspapers and a fresh copy of *The Economist*, have supper (usually sushi at Sushi Vila), come home and read together.

Set a date night. If your business is not throwing off enough cash yet and you cannot afford to go out for supper and a movie, you can always make spaghetti and share a bottle of wine at

home or barbeque a steak. Even going to the park together and feeding the ducks counts. Go for a drive to the beach. Rent a DVD and watch it together. The important thing is to do something together regularly that is not business related. Date night does NOT include your favorite customer or supplier. It is just the two of you. No kids. No friends. Just time together.

Do Nice Things for Your Wife

You do nice things for customers and suppliers all of the time. What about for your wife? When is the last time you bought her roses? Carnations? Anything? Have you left a love note hidden for her later? Given her a backrub? Watched a dippy movie that she likes? Made her a cup of tea? Watched the sunset together?

Put this on your agenda? Make a point of doing something nice for your wife on a regular basis. If you cannot recall doing one or more really nice things for her during the past week, she most likely can't remember you doing it either. If she can't remember this—you're in trouble!

Telephone Etiquette

Beware of the phone. It is your best friend in business and your worst enemy in marriage. The phone allows me to talk to

people all over the world from the comfort of my office, car, home, boat, or pub. It's great! It's also incredibly rude when others spend their time on the phone in my presence. Don't do this around your wife.

For years, I was so worried about missing a call because it may result in a sale that I would get up in the middle of a conversation with Elizabeth to go answer the office phone. I would take calls on my cell phone while we were walking and spend time discussing things with a customer when I should have been holding hands or listening to what Elizabeth had to say.

Keep business use of the phone out of your marriage. It took years to develop the discipline to let the phone ring when we were "out of the office." I learned how to gauge when I could answer the phone without generating any ill will. You will have to watch this, too. If you want to stay happily married, let the stupid phone ring and the answering machine get the call. Calling back later is far better than apologizing to your wife afterwards.

I have now gotten to the point that the phones are at the office and I never take phone calls at home. I only use my cell phone in the car or when I want to link up with someone in particular. Give out your cell phone number at your own risk. If you use the cell phone to get calls from customers and suppliers, fine. If you are with your wife and doing something together—turn off the phone. You'll live to thank me for this advice.

Do What You Say You Will Do

Flexibility is crucial to businessmen. Flexibility with you're your wife can be a disaster. If you tell her that you will be home at 6:30 p.m. for supper and she has made a nice meal—what happens when you stay late at work and forget to come home on time? What happens when you say that you will go to the beach on Saturday morning and go into work instead? What happens when you promise to take out the trash and forget?

Be careful about making commitments. When you do, take care to honor them. Failing to do so with your wife will come back to haunt you again and again. I still get flack for things that happened a decade ago.

Finances

Before making the plunge into a full time business venture, make sure that you have sufficient finances to sustain you for at least six months—ideally up to a year. You can cut costs dramatically, but keep in mind that the money still has to flow into your bank account.

Do you have enough money to finance a business venture?
Does your wife have a job with sufficient income to keep your household functioning? Is she willing to do this?

Will your business consume more money than it generates?
You can have a successful business that runs cash-flow negative—you can make profits and still go broke if you are trying to finance too many receivables and too much inventory. In short, will you be able to take money out of the business to cover your living costs?

Are you borrowing money to finance your venture? What will the impact be on your marriage if the business tanks and you still owe tens of thousands of dollars? Can your marriage survive this? What will happen if you lose your house? Most women see the home as their nest. If you take your wife from her nest, you're in big trouble.

Support for the Venture

Have you cleared the move to go full time with your wife?
Does she support the decision? If not, you are already in trouble.
How far is she willing to go to support you?

How many changes are required to get the business going?
The more changes in your life or location, the greater the strain on your marriage.

How Strong is Your Marriage?

If your marriage is weak now, a business venture will more than likely kill it. If it is strong, a business venture will probably damage it and it may or may not survive depending upon your actions.

Do you have a plan in place to strengthen your marriage over the coming years? If so, what is it? Unless you have addressed this carefully, your marriage will deteriorate as business pressures build.

Do You Have a Mentor?

You will likely encounter problems that you do not know how to deal with in a new venture. Do you have someone you can ask for help in solving problems that arise? Your wife will probably not have the answers that you need unless she is a successful businesswoman in her own right. More than likely, she will not want to take on responsibility for your problems.

Find a mentor.

Time Commitment

How much time are you going to devote to the venture? Can you control the number of hours that you work or will you be under such stress that you feel that you have to work all the time? When I first started, it seemed like I could never take time off. Now, my life is different—after more than 10 years on my own. Elizabeth knows that I will be home most nights by 6:30 p.m. and she can plan accordingly.

Pierre Trudeau, a popular Canadian Prime Minister, always made a point of spending two hours each evening with his children. It didn't matter who called or what the crisis was, it would have to wait. Are you able to make that type of commitment to your wife or family?

I had a boss once who always made a point of leaving work in time to catch the 5:04 p.m. train home. He would work in the evenings, but was always home for supper with his family unless he was out of town.

If you have to work 12 hour days seven days a week, don't expect your wife to hang around forever.

Are You Willing to Become Unemployable?

If you work for yourself long enough, it becomes virtually impossible to find a “real” job. Are you willing to commit to the

business lifestyle? I'm not sure how long you have to be on your own before you become unemployable, but I would guess that after about five years, you will find it hard to work for someone again and most employers won't want you. Will this cause problems with your wife if you are unable to make the business fly?

Beware of Tax-Driven Decisions

When you work for yourself, you can write off many things that an employed person can only dream of deducting from his or her income. I find it virtually impossible to take a true vacation anymore. I know that if I do some work on a trip, I can write off the airline tickets, car, hotel, meals, etc. Elizabeth would prefer to take "real vacations." She does not want to work on vacation or hang around when I am "working." I often find that I like the opportunity to meet associates when I travel and like what I call "business adventure travel." It's like "Eco Travel" or other forms of entertainment. I have learned to keep my work commitments on "vacation" to a government approved minimum.

Beware of this issue or you may add to your marital problems.

Are Children Involved?

Starting your own business is difficult enough if you single. If you're married, it's even worse. If you are married with young children, I would seriously recommend staying employed unless your wife can generate sufficient income to keep the family together. Even then, I would insist that you have a proven business model that will generate sufficient income without inordinate commitments of time before encouraging you to go on your own.

If the marriage deteriorates, your wife's lawyers can freeze your bank accounts and deny you access to your kids. I have seen a business associate come in to work and find that his checks were bouncing because a lawyer froze all of the bank accounts. He lost his employees because he could not pay them. He experienced unbelievable emotional pain while trying to run a business in free fall while having access to his kids cut off while divorce proceedings were in progress. He had multiple strokes as a result of the stress.

Could you cope with this type of problem?

Do Your Chores?

Just because you have a business does not mean that you do not need to take out the trash, wash dishes, make the bed, cut the grass, pick up after yourself, etc., etc., etc. You still have to do

your chores or you will get flack. As soon as I could afford a maid, we got someone to come in to clean the apartment every other week. The cleaning is never done to my complete satisfaction, but at least every other week the floors get moped, the shelves dusted, and things tidied up.

Don't fight getting a maid. They are great—and really do not cost that much.

Do You Have Permission?

You must have permission from your wife before proceeding with a business venture or you are courting disaster. When I first started in business, Elizabeth and I agreed to check in every six months to make sure we were willing for me to continue with the venture.

Is your wife in agreement with your plans?

Can You Sell?

The number one requirement of a business is to generate sufficient revenue to keep it functioning. Can you sell? Do you know how to sell? Can you generate enough money to get the business flying? If not, keep working for someone else.

Vent Anger Outside of the Relationship

When you are in business, especially in the early years, you will probably encounter anger that you did not know existed. Imagine how you will feel when you have put everything on the line and someone rips you off for a few thousand dollars. If you spend your hours around your wife and kids venting, fuming, cursing, fretting, yelling, moping, etc., you are going to lose a lot of support. Your anger will be contagious. Expect anger back from your spouse.

Be aware of this problem and try to vent to other business people or you will put your marriage under serious strain.

I have spent hour after hour, day after day, complaining, bitching, fuming over something that has happened in my business life only to have my wife get furious at me for “obsessing.” Try to keep this behavior to a minimum in your relationship. Find someone other than your wife who will be willing to listen to your complaints and offer suggestions. Don’t rely on a sympathetic female staff member or you may have marital problems even faster.

I often meet with a fellow (divorced) business associate who works at home for about an hour before going home. We compare notes on the day and provide suggestions, ideas, and offer sympathy for things that have gone wrong. This allows me to vent

and calm down before going home. How are you going to deal with your business-induced anger? Hopefully, not by twisting and turning in bed most of the night and fuming during the day.

Good luck on this problem. Over time, you will get better at dealing with frustrations and disappointments, but it may take years to get to this stage. Can your marriage survive while you are trying to figure things out?

Your Wife Does Not Work For You

My staff do what I want. If they don't, I get rid of them. When I want them to come see me, I call to them and they come to my desk. If I want them to switch gears on a project, they drop what they are doing and work on what I want them to. If I want a coffee, I ask someone to make coffee. There are many pleasant advantages to having staff. It's easy to get spoiled.

Your wife is not one of your staff. Even if she is at work, she is not at home. Do not give her orders or commands. Keep this difference in mind at all times or your marriage will suffer. Think about your interaction styles with your staff and others and then how that should be different from how you treat your wife.

Working Together

Many married couples work together and appear to do so successfully. In many ways, this makes sense—they are facing the same problems and are in a shared environment.

I do not feel qualified at this time to comment on this relationship. My experience is as a self-employed businessman with a wife working at a separate job. Perhaps, this is the most difficult combination. I don't know.

This is an interesting area that I would like to explore over time. If you are going to start a business venture with your wife, you may wish to speak to others who have done so to get specific advice on this relationship.

The Emotional Bank Account

At first, your wife will make allowances for irritations and problems as a result of your business activities. She will tend to make withdrawals from the joint goodwill account. Over time, this account can become massively overdrawn. I discovered that even though I had acknowledged many of the problems and was making headway toward fixing them, I was still being treated as though I was overdrawn in the goodwill department. Keep in mind that it can take months, if not years, to rebuild deposits in the goodwill account. As long as the balance is negative, each good

deed will continue to be greeted with a negative response. (For years my view was “Do something good, get shit!”) It is only after your goodwill balance becomes positive again that you will get credit for your good deeds. Putting up with marital complaints from your wife is one consequence of allowing a goodwill account to get overdrawn in the first place.

Do what you can to keep this account in balance. Make deposits or you will pay a heavy price for being overdrawn.

What Really Matters?

Why is your wife with you now? What happens if the conditions change? Why will your wife be with you in one year? Five years? Twenty years?

What matters to you? What are you trying to achieve?

Many people, men especially, believe that they have to kill themselves to be good providers for their wives and children. Many men who go into business do so because they are misfits in the work world or want to call their own shots. Many are competitive and need an outlet for their energy.

Think about what you want in clear terms. Are you willing to sacrifice your relationship with you wife and/or kids in order to provide for them? This question applies whether you are working somewhere as an employee or are self employment.

How Fast Does Your Business Need to Grow?

I believe that it is possible to start a business and see it grow while still being happily married. If you push too hard to make your business grow, you may see it collapse. Imagine what will happen if you push so hard that you get sick. Imagine what will happen if you devote all of your time and energy to the business and your wife leaves you and takes 1/2 or more of it with her. I know one man who lost 3/4 of his business in a divorce settlement. The judge decided that because he knew how to build and run the business, his ex-wife should get more than 1/2 of the business.

Take time out to spend with your wife or she may take your business later. This does not mean that you cannot devote a lot of time and energy to your business—you just cannot devote all of your time and energy to it.

Where to Get Help if Things Go Wrong?

Working on your marriage is an on-going activity. Marriages are like cars—they need oil changes, tune ups, new tires, and the occasional new engine, transmission, or paint job.

I am still apprehensive about marriage counseling using one-on-one counselors. They are expensive and the wrong counselor can give you really bad advice.

In general, I recommend to men not to fight counseling. I did for years and was shocked at how rewarding the experience turned out to be—not just for my relationship with Elizabeth, but for goal setting and working through other issues in my life. Try it—you may like it. You will get doobie points from your wife anyway, so why fight it.

While you are employed and have a bit more time and money, it may make sense to give your marriage a tune up before jumping off the cliff of self-employment. Why not? Work through some of the problems that have built up over the years before adding fresh strains. If you already have a part-time business, you will want to review problems and clean up messes before part-time problems become full time problems.

If you chose a counselor, make sure that you are both happy with the person. Don't be afraid to do trial runs or to end a relationship with a counselor that one of you is not happy with. Before beginning, make sure that the counselor's goal is to save or enhance the marriage. Some have a bias towards divorce. Be careful in choosing which advice you take.

Two excellent programs that exist in the English-speaking world are Marriage Encounter and Retrouvaille. Marriage

Encounter is operated by the Catholic Church, as is Retrouvaille. You can find Marriage Encounter or Retrouvaille by doing a google search. The website for Retrouvaille is www.retrouvaille.org. Both programs have a religious bent to them. Retrouvaille claims to be (and is) non-denominational. I have not tried Marriage Encounter, but have tried Retrouvaille and can recommend it very highly. The program is open to any married, heterosexual couples, regardless of financial means. For those who can pay, the fee is nominal.

Do not hesitate to get outside help. Many couples are suffering in silence. Don't. If your marriage is under strain now, you may wish to get help before jumping into business.

Best Wishes

If you have read this far, you are well on your way to having a business and marriage that can live happily together. Good luck with both ventures.

Suggestions and Feedback

Any suggestions or feedback that you wish to give on this manuscript will be gratefully received. I still have a lot to learn

and would like to share what I can with others to make for better businesses and happier marriages.

You can reach me at paul.crosby@chichesterinc.com.