

Surviving Being Single Past 40: Living Life Fully, With or Without a Partner

By Valerie Pederson

Preface **vii**

Introduction **x**

Chapter 1 Single over 40 – Just the Facts Please1-1

More People are Getting Married Later	1-1
Married Living With Spouse – The Dwindling Many.....	1-3
1-in-10 People Never Marry.....	1-3
And When We Do Marry?.....	1-4
Numbers of Divorced Adults Increasing	1-4
Between Your Parents and You	1-5
More Single-Person Households Every Day	1-5
Between Single and Married: Cohabitation	1-6
That Ticking Clock.....	1-6
Additional Facts About Being Single.....	1-7
Where Are Those Single Folks Living	1-7
Older Adults	1-8
People with Disabilities	1-8
Premarital Sex	1-9
It's the Law!!	1-9
Discrimination Against Single People.....	1-9
Does Your State's Civil Rights Laws Include Marital Status?	1-9
Now that You Know.....	1-12
End Note	1-13

Chapter 2 Money Affairs and How Not to Get Hoodwinked..... 2-15

Buying a Car.....	2-15
Making the Deal	2-16
What to do if You Have a Problem Buying a Car	2-17
Auto Repair	2-17
Buying a Home.....	2-18
Four Steps to Finding the Best Mortgage.....	2-19
Home Equity Credit Lines	2-27
What to Look Out for When Getting a Mortgage or Home Equity Loan.....	2-28
Identifying Mortgage Discrimination	2-29

Eight Steps to Getting a Home Improvement Job Done Right.....	2-32
1. Choose the Right Type of Professional.....	2-33
2. Interview the Contractor	2-34
3. Get and Check References.....	2-35
4. Understand Your Payment Options.....	2-35
5. Obtain a Written Contract.....	2-36
6. Keep Records Throughout the Project.....	2-37
7. Complete a Checklist to Complete the Job	2-38
8. If You Have a Problem with a Home Improvement Project	2-38
Miscellaneous Consumer Protection Advice.....	2-39
Health Clubs	2-39
Business Opportunity?	2-39
Getting Credit	2-41
When You Apply For Credit, A Creditor May Not... ..	2-41
When Deciding To Give You Credit, A Creditor May Not... ..	2-42
When Evaluating Your Income, A Creditor May Not... ..	2-42
A Special Note to Women	2-43
If You Suspect Discrimination... ..	2-43
What to do if You Have a Problem Getting Credit.....	2-43
Who You Going to Call (If You Have a Consumer Problem)?	2-44
Canceling a Contract.....	2-46
Five Steps to Manage Your Investments.....	2-46
1. Look at the big picture: How much? What kind of risk? How long?	2-47
2. Decide precisely: How much of a risk do you want to take?.....	2-48
3. Decide precisely: Where do you want to put your money.....	2-49
4. Repeat steps 1 through 3.....	2-49
5. Evaluate over time if are you happy where you have put your money.....	2-49
For More Information about Where to Complain.....	2-50
Now That You've Stood Up to Those Bullies... ..	2-52
Chapter 3 Living Now	3-54
Vacation Alone, With a Group or With One Other Person	3-54
Travel with a Group.....	3-55
Travel with Like Minded People	3-56
Traveling Alone	3-56
Healthy Vacations	3-57
I'm So Bored.....	3-58
Go Somewhere Nearby.....	3-58
Take a Walk	3-59
Do Whatever	3-59

Fix-up Your Home	3-59
Never Be Lonely Again	3-61
Have Fun and Exercise at the Same Time.....	3-61
Join a Group	3-62
Get the Theatre Bug	3-62
Take a Course/Teach a Course	3-62
Be a Foster Parent.....	3-63
Be a Mentor	3-64
Get In Touch With Your Spiritual Side	3-64
Help Someone – Volunteer	3-65
What Do You Say When Asked – Are You Seeing Someone?.....	3-66
Become Your Own Best Friend	3-67
Live Your Life	3-67
Chapter 4 “Meeting” Someone	4-69
Deciding When/If to Partner Up	4-69
How It’s Different Dating Past 40.....	4-70
Who Are You Looking For?	4-71
Thoughts on Dating After 40.....	4-74
Dating Rules After 40	4-75
Finding a Partner	4-75
The First Date.....	4-86
Dealing with Rejection	4-91
You’ve Met Someone!	4-91
Surviving a Breakup	4-92
To Date or Not to Date, That is the Question	4-93
Chapter 5 Look Inside to Find What You Need	5-95
Daily Affirmation	5-96
Look Inside for the Life of Your Dreams	5-97
Relaxation	5-97
Listening to a Visualization Module	5-98
Relaxation Script	5-100
Visualization Modules	5-105
Visualize YOUR Future	5-106
Lessening Dating Jitters.....	5-107
Who Do You Want to Marry?	5-108
Dealing with Not Having a Date for Awhile.....	5-109
Rejection from a Partner	5-110

Chapter 6 It's Your Decision	6-113
Index	