

**SURVIVING BEING SINGLE PAST 40:
LIVING LIFE FULLY,
WITH OR WITHOUT A PARTNER
BY VALERIE PEDERSON**

Preface i

Introduction iii

Chapter 1 Just the Facts Please 1

 What Describes a Single Person? 2

 Single: Widowed 2

 Single: Divorced 4

 Single: Gay without a Partner 5

 Single: Never Married 6

 Married Living With Spouse – The Dwindling Many 7

 1-in-10 People Never Marry 8

 And When We Do Marry? 8

 Numbers of Divorced Adults Increasing 9

 Between You and Your Parents 9

 More Single-Person Households Every Day 10

 Between Single and Married: Cohabitation 10

 That Ticking Clock 11

 Additional Facts About Being Single 12

 Where Are Those Single Folks Living 12

 Older Adults 13

 People with Disabilities 13

 Premarital Sex 13

 It’s the Law!! 14

 Discrimination Against Single People 14

 Do Your State’s Civil Rights Laws Include Marital Status? 14

 Now That You Know 14

 End Note 15

Chapter 2 Making Large Purchases with Confidence 17

 Buying a Car 17

 Making the Deal 18

 What to do if You Have a Problem Buying a Car 19

 Auto Repair 19

 Buying a Home 20

Five Steps to Finding the Best Mortgage.....	21
Home Equity Credit Lines.....	25
What to Look Out for When Getting a Loan.....	26
Identifying Mortgage Discrimination	27
Eight Steps to Getting a Home Improvement Job Done Right	30
1. Choose the Right Type of Contract Professional.....	31
2. Interview the Contractor	32
3. Get and Check References	33
4. Understand Your Payment Options.....	33
5. Obtain a Written Contract.....	34
6. Keep Records Throughout the Project	35
7. Complete a Checklist to Complete the Job.....	36
8. If You Have a Problem with a Home Improvement Project.....	36
Miscellaneous Consumer Protection Advice	37
Health Clubs.....	37
Business Opportunity?	37
Getting Credit.....	38
When You Apply For Credit, A Creditor May Not.....	39
When Deciding To Give You Credit, A Creditor May Not.....	39
When Evaluating Your Income, A Creditor May Not.....	40
A Special Note to Women	40
If You Suspect Discrimination.....	41
What to do if You Have a Problem Getting Credit	41
Who Are You Going to Call (If You Have a Consumer Problem)?	42
Canceling a Contract.....	44
Five Steps to Manage Your Investments	44
1. Look at the big picture.	45
2. How much of a risk do you want to take?	45
3. Where do you want to put your money?	46
4. Repeat steps 1 through 3.	46
5. Are you happy with your investment?.....	47
More Places to Get Help	47
Now That You've Stood Up to Those Bullies.....	49
Chapter 3 Living Now	51
Vacation Alone, With a Group or With One Other Person.....	51
Travel with a Group	52
Travel with People Who Share Similarly Interests.....	53
Traveling Alone	54
Healthy Vacations	54
I'm So Bored	55
Go Somewhere Nearby.....	55

Take a Walk	56
Do Whatever	56
Fix-up Your Home	57
Never Be Lonely Again	58
Have Fun and Exercise at the Same Time	58
Join a Group	59
Get the Theatre Bug.....	59
Take a Course/Teach a Course	59
Be a Foster Parent	60
Be a Mentor	61
Get In Touch With Your Spiritual Side.....	62
Help Someone – Volunteer	62
What Do You Say When Asked – Are You Seeing Someone?	63
Become Your Own Best Friend	64
Live Your Life.....	64
Chapter 4 “Meeting” Someone	67
Deciding When/If to Partner Up	67
How It’s Different Dating Past 40	69
Who Are You Looking For?.....	70
Especially for You	70
Especially if You’re Widowed	70
Especially if You’re Divorced.....	71
Especially if You’re Gay	72
Thoughts on Dating After 40	73
Dating Rules After 40	74
Finding a Partner	74
Blind Dates.....	75
Personal Ads: Print or On-line.....	76
Mark’s and Valerie’s Meeting	78
Dating Agencies	80
Speed Dating	81
Singles Dances	82
Meeting on Your Street	84
The First Date	85
Safety First	86
Dating Tips.....	87
After the Date	89
Red Lights	89
Dealing with Rejection	90
You’ve Met Someone!.....	91
Surviving a Breakup.....	91

To Date or Not to Date, That is the Question	92
Chapter 5 Look Inside to Find What You Need	93
Daily Affirmation	94
Look Inside for the Life of Your Dreams	95
Relaxation	96
Listening to a Visualization Tape	96
General Relaxation	98
Relaxation Script	98
Visualization Scripts with Affirmations	103
Visualize Your Future Confidently	104
Whom Do You Want to Marry?	105
Lessening Pre-Date Jitters	107
Dealing with Not Having a Date for Awhile	109
Re-Center after Rejection from a Partner	111
Chapter 6 It's Your Decision	113
Appendix A Single's Civil Rights by State	115
Appendix B Mortgage Worksheet	119
Appendix C Desired Partner Qualities Worksheet	125
Index	131
Resources	135