

Praise for The Finance of Romance

“There’s no other book quite like *The Finance of Romance*. I found it to be refreshingly practical, entertaining, easy-to-read, financially sound, and dead on about romantic love relationships. This is definitely a book that you buy once, and refer to again and again.”—*Steve Nakamoto, two-time Writer’s Digest award-winning relationship author and The iVillage.com’s Mr. Answer Man relationship expert advisor*

“I’ve seen many books on relationships over the years, but approaching love as you would approach money is not only exciting, but simple and practical. I’ve never seen anything like *The Finance of Romance*, and I think it will change lives.”—*Susan Heim, coauthor, Chicken Soup for the Soul series*

“Romance for men can be scary stuff. Leon’s incredible sense of humor and brilliant connection with money makes this a book that all men will actually enjoy reading.”—*Michael Webb, bestselling relationship author and founder of TheRomantic.com*

“Talk about growing your investment and reducing risk at the same time. *The Finance of Romance* is a small price to pay to ensure your relationship will grow throughout the years. If only all companies were this conscientious.”—*Gary Patterson, The Fiscal Doctor, author, Stick Out Your Balance Sheet and Cough*

“Leon Scott Baxter draws insightful parallels between successfully building a financial portfolio and investing in your love portfolio. Both men and women can benefit from *The Finance of Romance!*”—*Gail Rubin, author, A Girl’s Pocket Guide to Trouser Trout: Reflections on Dating and Fly-Fishing*

“As a financial advisor, I find Leon’s tips sound and easy to follow. When he correlates the same tips for love, everything comes together. My clients are going to really appreciate and enjoy *The Finance of Romance*.”—*Timothy N. Tremblay, OSJ, registered securities principal*

“The analogies between money and relationships were absolutely brilliant in *The Finance of Romance*. The book is packed with insightful information, practical advice and thought-provoking exercises, and is written in a humorous style that made the book an absolute joy to read.”—*Talayah Stovall, speaker, life purpose coach, and author, Crossing the Threshold*

“Leon hit the lottery with this book, which takes the approach that investing into your relationship is just as important as how we should manage our bank accounts. Both men and the women they love will benefit from the easy-to-read—and even easier-to-apply—tools and questionnaires that encourage couples to ‘bank more bucks’ in their love life! All relationships will enjoy and benefit from Leon’s wisdom, loving spirit and his heartfelt wish for your success!”—*Dr. Joni Frater & Esther Lastique, authors, Love Her Right*

“As a life coach and radio host, I’ve seen and read a lot of books on relationships, but nothing like *The Finance of Romance*. It’s funny, practical, and easy to apply. Leon Scott Baxter has created the blueprint for family and relationship success! This is one investment you’ll be grateful you made.”—*Line Brunet, life coach and host of Family Focus Radio Show*

“*The Finance of Romance* is both relevant and thought-provoking; paralleling the importance of finances to relationships is pure genius! While men consider themselves ‘financial experts,’ women are more often ‘communication experts.’ America’s Romance Guru’s sappy sense of humor will keep both men and women smiling page after page as they learn how to connect with each other’s ‘expertise.’”
—*Simon Presland, professional writer and editor*

“*The Finance of Romance* is filled with good advice. It’s a fun, easy, and entertaining read. I’m glad I read it. I give it 5 stars and strongly recommend it for anyone who is looking to strengthen his/her relationship.”—*Elizabeth Blake, author of the award-winning No Child Left Behind? The True Story of a Teacher’s Quest*

“Leon Scott Baxter has written an absolutely outstanding guide for anyone who is married, no matter if they are newlyweds or celebrating 40 years of marriage. The tips at the end of each chapter are priceless and extremely valuable in making anyone’s relationship thrive. Just like investing, relationships require we first make deposits before making a withdrawal. Leon shows you all of this in a humorous and easy-to-read format.”—*Gary Spinell, self-help/motivation author, It Was YOU All Along*

“You will enjoy reading this book and recognizing that there are tangible rewards for investing in family. Those investments will pay off not just in the future, but right now. Here’s to a happy and fulfilled life. Thanks, Leon, for being our guide.”—*Judy Helm Wright, speaker on family relationship issues and author, Using Encouraging Words*

“This smart and funny book shows you how to invest in your relationship and get a positive return. Wow, I’ve already strengthened my relationship portfolio.”—*D. E. Boone, author, Legs Talk: A Modern Girl’s Dating Tale*

“If you are in a relationship and you care enough about it to keep it strong, healthy, and enjoyable, then buy *The Finance of Romance*! Not only will you find it to be a practical guide to staying on course, but it’s also a really fun read, an investment you and your partner won’t regret.”—*Paul & Debbie Lamb, authors of Be a Better Partner*

“As the owner and operator of several successful dating services in Northern America, I find Leon’s approach to relationships refreshingly practical. The work that is involved in finance, or making your fortune, doesn’t end at the starting line, and neither do relationships!”—*Paul Goldenberg, former owner of dating services*

THE
FINANCE
OF Romance



LEON SCOTT BAXTER

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*For Lisa,
the Monkey and the Raccoon*

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FOREWORD

During these difficult economic times, *The Finance of Romance* is a smart purchase for anyone who understands the importance—and the joy—of investing in a lasting relationship. America's Romance Guru, author Leon Scott Baxter, is uniquely qualified to serve as an advisor for relationship investments. He delivers his message with insight and good humor. What's more, he lives what he teaches.

Long before his wife Mary broke the you're-going-to-be-a daddy news to him, Leon was a well-known romance expert. During her two pregnancies, he worked hard to make Mary feel special and cared for and to adapt to her changing needs. He shared his newfound knowledge in *A Labor with Love: A Dad's-to-Be Guide to Romance During Pregnancy*. His week-by-week romance suggestions culminate at week 40: shave her legs—something that's been inconvenient if not impossible during her last trimester—before the blessed event. That's a man who knows how to love and pamper his wife, the romance part of the equation.

Leon and Mary invest time, money, and energy in their relationship, and this investment serves as an example for their daughters. They also discuss investing and saving with their children. The impressive thing is that their girls not only listen, they act upon mama and papa's sage advice. Both children put a portion of their allowances into savings. The ten-year-old started her own company three years ago. Maddie's Monkey Business manufactures hand-crafted items like bracelets and picture frames. She pays herself a monthly salary, donates to charity, reinvests in her business, and buys stock. Any man who can inspire his young daughter to choose Intel stock over Barbie dolls understands the financial part of the equation, too.

FOREWORD

I'm a long-time believer in the value of investing in relationships. In fact, in *The Art of the Spark: 12 Habits to Inspire Romantic Adventures*, I wrote a section entitled "Invest in Your Relationship." In the entire book, I devoted only two pages to the topic, which included a simple chart that shows love interest growing with investments of time and money. I hoped that would persuade my readers.

Leon persuades brilliantly by applying sound financial principles to relationships: begin investing today, get rid of debt, change spending habits, invest regularly and diversify, assess risks, maintain good credit, and reinvest profits. No one would doubt the wisdom in this financial advice. With logic and humor, Leon explains the growth potential by investing in your "relationship portfolio." Even small financial sacrifices can result in significant gains. He makes packing a sack lunch sound downright sexy.

Leon sees parallels between finance and romance that make sense. Think about how to maintain good credit. If you pay your bills on time, banks trust you. A credit score reflects your credit worthiness and determines the interest rate you will be charged on loans. In a relationship, you may need to take out a loan from your relationship portfolio if you make a mistake like forgetting a birthday or getting home late. Your credit score determines how much interest your partner will charge you. Interest is the length of time it takes to be forgiven. Leon developed a five-question quiz to determine a relationship credit score, and proposes strategies to rebuild credit. This guy is like the Warren Buffett of romance.

Like any good financial advisor, Leon has you put pencil to paper for portfolio-stretching exercises in each chapter. Instead of financial goals, however, Leon teaches you to explore relationship goals, such as arguing less, being more affectionate, or taking more getaways as a couple. You consider the investments you are willing to make, which can run the gamut from hugs to trips to the Bahamas.

Reading Leon Scott Baxter's *The Finance of Romance* is like having a conversation with a very funny, very smart, and helpful friend. You'll laugh out loud, but best of all, when you're done reading you will have a solid plan for romance and finance that will pay beautiful dividends throughout your life.

Mary Zalmanek

author, *The Art of the Spark:*

12 Habits to Inspire Romantic Adventures

INTRODUCTION

It may come off as a rather strange concept: investing in your relationship portfolio. But, really, it makes sense. We invest financially so that we will be better off down the road than we are today.

The concept behind *The Finance of Romance* is to do the same for our relationships. Invest in them the way we would in businesses, tax-sheltered annuities (TSAs), or in the stock market, so that our relationships grows stronger tomorrow than they are today.

The book you now hold in your hands (unless you have only received just this one page, in which case you are either the butt of a lame joke, or someone really didn't like my book and you have found the remnants of their maniacal tearing spree, either of which should lead you to recycle this one sheet or head over to your local bookstore and purchase the rest of the book) is simply a guide to investing in your future—the future of your relationship. It takes widely popular investment tips from the world's richest people and the most successful financial gurus and shows you how those proven techniques are also appropriate for your relationship.

Simple concept. It allows lots of folks to finally “get it” when it comes to relationships. Those who think logically versus emotionally, concretely versus abstractly, periodically versus frequently will truly benefit from *The Finance of Romance*. And, if I am wrong and

I N T R O D U C T I O N

they do not benefit from this book, you have my blessing to either tear out this first page and give it to someone as a practical joke or maniacally tear the whole thing up and leave the pages strewn about for others to find and eventually recycle.

Now, on with the show. Please enjoy, and read with your mouth closed . . . for the safety of others.

— CHAPTER ONE —

WHY YOU NEED TO INVEST

*Love is not what makes the world go 'round. Romance is.
And it's my job to keep everyone dizzy.*

Let's start with an impromptu survey. If you had the choice, raise your hand if you'd choose all the money you could ever need, but have a lifelong relationship without romance. Take this opportunity to look around the room and count the hands you see.

Now, raise your hand if you would choose a happy, fulfilling, lifelong, romantic relationship with one partner till "death do us part," but with just enough money to get by to meet your basic necessities (maybe a *People Magazine* now and again). Okay, count those who've raised their hands.

What did you notice? Exactly. You were the only one in the room with your arm extended. Was the choice you made kind of tough? Love or money?

We all know deep down that loving relationships are what make us happy in life, but it's hard not to think that money can do the same. I mean, there are studies that show money can't buy happiness,¹ and even John, Paul, George, and Ringo told us that "money can't buy me love."

Now don't get me wrong. I want love, but I wouldn't mind a couple extra Andrew Jacksons in my pocket at the end of the day too. And I'm sure that most of us wouldn't, if the media is any indication. Talk shows, news programs, magazines, websites, books, seminars,

articles, DVDs, and more all bombard us with information on finance, saving, and investing.

Now I'm no financial advisor. Instead, I help folks keep the spark in their partnerships alive, the flame of love burning, and the coals of a long-term relationship warm (if not hot). You might think of me as your romantic advisor (as opposed to a financial advisor).

I often equate the work, time, and effort needed to keep a relationship on the right path with the kind of work, time, and effort needed to keep folks on their financial paths. My regular clients can always count on me ending my advice with something along the lines of, "The work you put into your relationship now is an investment that will reap incredible dividends down the road."

One day, the good folks at Ocean Hills Covenant Church in Santa Barbara, California, asked me to speak to their congregation about romance. The focus was to be on balancing marital relationships and parenthood. The talk was to take place after the Sunday sermon to make it convenient for those who wanted to hear me. Immediately, I started work on my discussion, research, presentation, and handouts.

Just so you know, I'm a man with a Type-A personality (maybe A+!). It's not quite a "disorder," but some would argue that medication would help. I get something in my head and that's the way it needs to be. You know how if you pick up a piece of cooked spaghetti, it moves and bends and is flexible? Well, I'm that same piece of spaghetti . . . before it's cooked. Try and wiggle me around, and I *snap!*

So, a few weeks before my talk at Ocean Hills, I received an email from one of the organizers: "Oh, Leon, we've made a few changes . . ."

(Take a deep breath, there, Big Fella.)

"The talk will be on a Saturday evening, rather than a Sunday morning . . ."

(Not so bad. I can handle that.)

"We're changing the location to a loft, a bit more conducive to your talk . . ."

(Hey, this sounds great.)

"It'll be more of an event than just a talk, though. Couples can

drop off their children and go to dinner. We'll provide dessert and coffee, and a drawing to attract more folks to the event . . .”

(Wow, this is really shaping up to more than I'd expected.)

“Oh, and by the way, we're allowing anyone to come to this event, not just parents from our congregation. So, if you wouldn't mind opening the topic up to couples in general, we'd appreciate that. Let us know if there's anything you need: water, podium, food, etc. See you in three weeks.”

Snap! My planning and preparation went out the window. I was traveling down my own path, then I'm asked to turn left at the fork in the road. I'm no good with forks (mashed potato incident of '82), but I had to remind myself of the extra Jacksons in my pocket at the end of the day. Since Ocean Hills was a paying client, I responded back:

“Wow, sounds great. Looking forward to the event. Oh, and I'd love a bottled water. No need for a podium, just a stand. And I'll eat anything but spaghetti. See you soon.” (Darn, should have mentioned no mashed potatoes, either.) Turned out, this was the best thing for me. It got me out of my comfort zone and made me think about what angle to take.

Sometimes in life, as in finances and relationships, we need to force ourselves out of our boxes of security so as to grow and reach new goals.

How could I present the tools for ensuring a happy and successful relationship to an audience from all walks of life, all ages, different ethnicities, and a variety of economic backgrounds in a way that would interest everyone? I wondered. Then the light went on. Money. My A+ personality went into high gear and I came up with some financial tips that could be used to parallel a relationship portfolio.

The talk was an incredible success. People took notes and laughed in all the right spots, then thanked me wholeheartedly afterward. The interesting thing was that, unlike my previous talks, workshops, and seminars, more *men* approached and thanked me afterward than women.

Why? I asked myself. Then it dawned on me. Men often have trouble wrapping their heads (and hearts) around the abstract concepts involved with love, relationships, and emotions. But when it

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comes to money, saving, investing, and finance, men tend to feel much more capable. We men can envision how to be successful. We see the growth potential. We understand how we will benefit from solid financial planning down the road. We “get” the finite, concrete steps involved in financial planning. We tend to be more emotionally involved than women when it comes to investments.

When I drew parallels between money and romance, guys saw there were definite steps to create success in the area of relationships. When they saw that there was actual growth potential, when they understood the personal benefits with their partners, their jobs, and their families, they were able to finally relate and hop on board the “relationship” train. That’s when it became exciting, and that’s when I hit myself in the head with an open palm (not too hard, mind you . . . really just for effect) and decided to write *The Finance of Romance*.

Here are some rules that will help you not only financially, but also in your relationship:

To get what you want, you need to know what you want—today, short-term, long-term, and the retirement years.

To reach these goals you need to communicate with your partner, do some research, attend seminars, and read up on the subject.

It takes work, time, effort, dedication, and sacrifice.

Too many folks wait too long. They expect that everything will either “fall into place” on its own, or they’ll worry about it in the future. And, far too often, their goals are never reached.

Those who invest regularly look back at what they’ve done, where they started, and what they’ve accomplished and are glad they did it. They also wonder why they didn’t start earlier.

So, how can a book like *The Finance of Romance* help you? Because, keeping romance alive is tough for most of us. When we begin dating or courting, or when we’re first married, romance, our relationships, and our partners tend to be on the top of our priority lists. But as time goes by and we become more comfortable with the relationships and our partners, we tend to find our relationships moving lower and lower on our priority lists:

1. Family
2. Work
3. Chores
4. Bills
5. Health
6. String cheese
7. Molly Ringwold movies
8. Thursday Night NBC prime time TV shows
9. Coupon clipping
10. The Senate race
11. Taxidermy
12. Spouse

The reason is really not all that nefarious. At the start of a relationship, there's fear that it may not last. So we naturally invest time and resources into keeping it afloat. But as time goes by and we realize that this relationship is going to stick around, we feel okay leaving it to fend for itself at times, because we know it'll be there tomorrow. In other words, we tend to take our relationships for granted.

Is that a problem? Yes, because 41 percent of first marriages in America end in divorce (even higher for second and third marriages²). And none of those broken marriages started with divorce as a goal. Neglecting our relationships is a dangerous game of roulette. *I don't need to worry about our relationship. We love each other, and love is enough*, you may think. That's a gamble that rarely pays off.

Love Is Enough

Let me tell you a little about my youth. My folks divorced when I was six years old. They were in love with one another, but they just didn't get along. Oh yes, we can love and not get along. It happens all the time in families to siblings, a crazy cousin, parents, and teens. Happens in love relationships too. My parents just couldn't connect romantically.

Within two years of the divorce, both my mom and dad were remarried . . . to each other! Yes, that's right; my folks married, divorced, and married one another for a second go-round. It was like one of those games at the carnival. You plunk down five bucks, throw three balls at the plates, miss them all, and walk away feeling dejected

and used, and as though you wasted your time and money. You vow never to succumb to the lure of a stuffed St. Bernard toy again. When you get to the cotton candy stand, you think about it and say to yourself, *I can do this. Let me give it one more shot*, and you storm right back over, plunk down another five, and get handed three more balls.

These were my folks, they'd thought about their relationship by the cotton candy stand and said, "We're in love. We can do this!" Then were handed three more balls.

Well, with balls in hand and love in their hearts—God bless their efforts—my folks still couldn't connect. They threw those balls of love at the plates, but there was still no romance in their relationship. Instead, it was full of bickering and arguing.

Coming home from school each day was like a crapshoot for me. Would we have peace or World War III tonight? Walking on eggshells each day can make it easy for a Type-A kid who is looking for structure, order, and a regular routine to "snap."

So, I learned at a very early age that songs like "Love Will Keep Us Together" and "All You Need Is Love" sounded great on the radio but were not very good relationship advice.

Think of it this way: just as making a lot of money alone is not enough to ensure financial security down the road (or even immediately), love by itself is not enough to keep a relationship together, happy, and committed (in most cases).

Financially, you need to plan how to use your money so there will still be something to pull from later on. You need to make and maintain a budget. You need to monitor your spending. And you need to invest. Too often people assume that if they have love, they have a great relationship; it's the same mistake they make when they assume that having a lot of money means they must be rich. These same people could be paid a million dollars a year and still be in debt, just as they could love their spouse, but be on the verge of a divorce.

In a relationship you need to have romance. Love is absolutely crucial, just as money is necessary in financial planning. You need to have something to play with—love or money (depending on what you are investing in). Love is the foundation of all great relationships, but now you have to figure out how to build on it, and romance will give you the biggest return on your investment.

Love is the match that lights the flame. But romance is the oxygen that keeps that flame lit.

So what exactly is romance? Romance is more than loving and caring for your partner. Romance is making your partner *feel* loved and cared for. There's a big difference. Love is what you are "in," but true romance is getting your partner to feel a certain way, based on your actions. What you do is secondary to the results that they produce. Romance is not defined by your actions; it's defined by what your actions produce in your partner. And eliciting emotions of feeling loved or cared for differs for each person.

I remember reading that when Angelina Jolie and Billy Bob Thornton were married, they exchanged vials of blood that they wore around their necks. That wouldn't cut it for me and my wife romantically, but it worked for them. (I'm pretty sure that Count and Countess Dracula, as well as the southwestern water mosquitoes of lower Montana, have also expressed their love in this manner.)



I'm sure by now you are aware that the goal of this book is to get your relationship back at the top of your priority list and help you keep it there. To do so, you'll find a "Portfolio-Stretching Exercise" at the end of each chapter for you and your partner to work on. Find some time when you two can focus on this activity together. It will help to bring home the ideas from the chapter, while building your relationship portfolio. Here is an example:

Portfolio-Stretching Exercise



1. Look over this list with your partner:

<i>Bills</i>	<i>Exercise/Going to the Gym</i>
<i>Household Chores</i>	<i>Finance/ Saving/ Investing</i>
<i>Faith/Religion/Church</i>	<i>Friends</i>
<i>The Kids</i>	<i>Education</i>
<i>Work</i>	<i>Nutrition/Health</i>
<i>Your Partner/Relationship</i>	<i>Charities/Volunteering</i>
<i>Family</i>	<i>Travel</i>

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2. On your own sheets of paper, separately (maybe even in separate rooms) pick five to eight of these items that you think are currently at the top of your priority list for *this week* (not what you would like to be up there, but what really is there), and rank them from most important to least important. (If you think of an area of importance not listed above, feel free to add it.) Be painfully honest; if not, this exercise will not work. Title this paper, “My Top Priorities This Week.” Date it and sign your name. Your partner will do the same (see Worksheet 1).
3. On the back of your sheet, do the same thing as you did in step number two, but this time list the top five to eight categories you think would be your *ideal* priorities in a perfect world. Again, rank them in order, starting with the most important. Label this list, “My Ideal Top Priorities” (see Worksheet 2).
4. Before coming back together, compare your two lists. What differences do you see? What’s at the top of this week, and what really should be there? Where does your relationship rank on the two lists? Are you happy with this? What would you like to change? How can you accomplish this? Take notes as you answer these questions.
5. Come back together with your partner and share your first list for this week. Don’t discuss the second list just yet. Discuss where your frustrations lie. Let your partner do the same. Are your lists similar in any ways? How are they different?
6. Now, look at your *Ideal* lists. Do your top three match (or come close to) your partner’s? Discuss why these are your ideal priorities. Look at your notes. Explain your frustrations and what you believe needs to happen to make this list a reality. Allow your partner to do the same.
7. Come up with an ideal top five list for you as a couple. There may have to be some compromise, which is terrific practice, because we must compromise at times in our relationships. Look at your lists and try to reach a consensus. Write up a

new list. Below the list, bullet three to five ways to make these categories priorities. Post the list on the refrigerator, bathroom mirror, front door, or wherever you both can see it easily every day. Work your behinds off to make these a reality (see Worksheets 1, 2, & 3).



Key Points for Investing: What You Need to Invest

- ✓ Set short- and long-term goals.
- ✓ Research as a team.
- ✓ Be willing to sacrifice a little.
- ✓ Don't wait.
- ✓ Invest regularly into your portfolio.
- ✓ Invest today and reap the benefits tomorrow.
- ✓ Love alone is not enough.
- ✓ Romance creates the biggest return for your investment.

Notes

1. Australian researcher, Liz Eckermann from Deakin University interviewed 23,000 people.
2. According to <http://www.divorcerate.org>.