

# Dr. He Said, Dr. She Said

## Secrets in a marriage

Dear Dr. He Said, Dr. She Said:  
I'm confused about this whole "keeping secrets" thing in my marriage. Don't I have the right to keep some secrets from my wife? She feels we are supposed to tell each other everything, and I am just not buying it! How do you both feel about this?

Doug

Dr. She

Dear Doug,  
I think it is first important to answer your question about "is it appropriate to have secrets in a relationship?" in terms of how "secrets" might affect the emotional intimacy (which involves trust) of your marriage since this is the foundation of any good relationship. It is part of the reason we are together and married...to have someone to feel close to and trust.

It is valuable to think about what feels like a "secret" when it comes to a relationship. If you are withholding information that gives your partner a false impression of who you are, you will create a false sense of intimacy. If you are withholding information that doesn't allow your partner to know you at a deeper, personal level then, again, you are blocking emotional intimacy.

We do not need to tell our partners every thought or fantasy we have or every story about us to develop a deep level of trust in a relationship. It is important to maintain healthy boundaries in a marriage to maintain our individual identities and to not control our partners. However, if we have too many boundaries—we will be distant and withdrawn, and if we have too few boundaries—we will be enmeshed and lose our individuality. There is a parallel process with secrets. We tell the ones that will allow our partners to know who we are, but we also don't have to share everything that is going on in our head to maintain healthy boundaries and individuality. Remember though, if the fantasies that go on in your head start to get so strong that they influence what you do in reality (especially in a way that would negatively affect the partnership), then you need to talk about that with your partner.

So Doug, you have to ask yourself, when faced with the question about whether you should share a secret with your wife, "Why would I not want to tell my wife this?" If you are keeping a secret to avoid dealing with an issue or any uncomfortable or negative feelings then you know this is not a good secret to keep.

Dr. He

Hello Doug,  
The only other thing I would emphasize



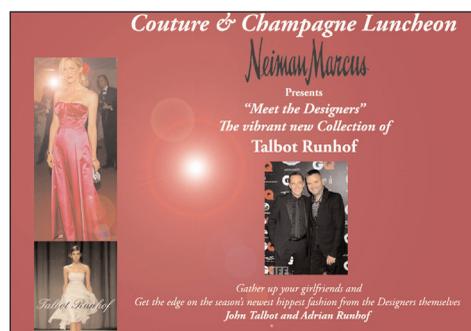
M'Lissa Trent, Ph.D. (Dr. She) and Hanalei Vierra, Ph.D. (Dr. He)

beyond what Dr. She has already commented on above is that, having aspects of your life that are compartmentalized away from your marriage can be a holdover of being single, where you didn't have to answer to anyone, and you could pick and choose how much of yourself you felt comfortable revealing to any other person. Getting married is a choice to share your own personal reality about Life with your wife, but doing that requires a day-to-day type of courage to be open that isn't necessary when you are single. And as you are well aware of, a marriage certificate does not automatically generate or deliver that kind of courage to a person. It is something that you have to learn to access from the inside out, and learn to use as a way to create potential long term gain for your marriage by allowing yourself to "go there". The guts that are necessary to reveal yourself to another person creates a benefit to your relationship that go far beyond just having the details are of your "secrets" known by each other. Sure, you might feel embarrassed by certain "facts" from your past or even afraid that those facts might hurt or scare your wife. But the very act of taking the emotional risk to bring to light some portion of your authentic self to your spouse is the act of bestowing a gift onto your marriage. It is an act that by its very nature creates a deeper trust, a deeper respect, and a deeper and truer sense of emotional intimacy between two people. Way beyond whatever the details are of your secrets, Doug, the courage required to divulge those details will create more closeness with your wife. You get to choose how close you ultimately want to feel with her by sharing or not sharing. It is up to you.

Hanalei Vierra, Ph.D. (Dr. He) and M'Lissa Trent, Ph.D. (Dr. She) are a married couple who have worked together for over 14 years coaching troubled relationships to clearer communication, deeper intimacy, and healthier partnership. See their web site at [www.sandiegotherapists.com/conjoint.html](http://www.sandiegotherapists.com/conjoint.html) Please email any questions to: [DrHanalei@aol.com](mailto:DrHanalei@aol.com). For more information on Relationship Advice for Men and to purchase the "Dr. He Said, Dr. She Said E-Book" go to [www.HowToKeepHer.com](http://www.HowToKeepHer.com) on the web.

## Enjoy a 'Couture & Champagne Luncheon' at Del Mar Country Club as Neiman Marcus presents 'Meet the Designers' Nov. 17

Enjoy a "Couture & Champagne Luncheon" at the Del Mar Country Club on Tuesday, Nov. 17, from 11:30 a.m.- 2p.m. as Neiman Marcus presents "Meet the Designers — The vibrant new collection of Talbot Runhof." Gather up your girlfriends and get the edge on the season's newest hippest fashion from the designers themselves, "John Talbot and Adrian Runhof." The event will also feature smashing accessories and fun jewelry by Neiman Marcus, and lunch by Chef Uli of Del Mar Country Club. RSVP to [mcappelletti@delmarcountryclub.com](mailto:mcappelletti@delmarcountryclub.com); 858-759-5500, ext. 103.



## Protecting your assets with a Credit Shelter Trust

By Steve Ford, Morgan Stanley Smith Barney LLC

As time goes by and wealth accumulates, one of the most costly mistakes a married couple can make is not establishing an estate plan to protect their assets. While it's true that married couples can generally transfer assets at the death of one spouse to the surviving spouse on an estate-tax-free basis, this may lead to a tax trap when the second spouse dies and those assets are passed on to children or other beneficiaries. Without proper planning, those assets may be exposed to federal estate taxes up to 45 percent of the total estate value, not to mention possible state estate taxes on top of that. Here's why:

If you are married, you generally receive an unlimited federal estate tax marital deduction that allows all of your assets to be transferred to your spouse estate tax free. In addition, you have a federal tax credit that you can use to offset estate taxes. For 2009, this credit is equivalent to the amount of federal estate taxes due on assets up to the estate exemption amount of \$3,500,000. (Under current law, in 2010, federal estate taxes are scheduled to be repealed, but unless further legislation is passed, federal estate taxes will return in 2011 with the estate exemption amount at \$1,000,000.) At death, if you simply transfer all assets to your spouse using the unlimited marital deduction, you'll forfeit use of your estate exemption amount. By having a plan in place that takes advantage of each spouse's estate exemption amount, you and your spouse may be able to transfer twice as much to your children or other beneficiaries free of federal estate taxes. One way to take full advantage of these credits is to establish a credit shelter trust.

### A Trust for Married Couples

A credit shelter trust is an estate planning tool commonly used by married couples to maximize the wealth they transfer to their beneficiaries. This trust is funded at the first spouse's death, and the amount transferred to the trust should be roughly equal to the amount protected by the estate exemption



Steve Ford

amount (\$3,500,000 in 2009). In the trust document, you may name your spouse as the life income beneficiary with the right to income generated by the trust. Should the trust income be insufficient to meet your spouse's needs during his or her lifetime, you can grant the trustee discretion to use the trust principal for your spouse's benefit. When your spouse dies, the trust assets pass to those you name as remainder beneficiaries (typically your children).

Thus, while your spouse may receive income and even principal from a credit shelter trust, he or she does not retain control of the trust. This enables assets in the trust (including any potential appreciation of those assets) to be excluded from your spouse's estate at his or her death and pass estate tax-free to your beneficiaries.

Note that because one can never know which spouse will survive the other, it is important for each spouse to have sufficient assets in his or her own name (i.e., not in joint name) to fund a credit shelter trust.

If you are a married high-net-worth investor, a credit shelter trust may help you transfer more assets to your beneficiaries free of estate taxes. However, you should first talk to your tax advisor about tax planning and to your legal advisor about personal trusts and estate planning before making any tax-related or legally related decisions.

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## San Diego Self Storage launches Toys for Tots Holiday Toy Drive

San Diego Self Storage (SDSS) is sponsoring its annual holiday toy drive benefiting Toys for Tots by collecting toys at each of their 18 locations throughout the greater San Diego region beginning Nov. 21, at the Marine kickoff event aboard the USS Midway. The event begins at 2 p.m. and admission is free with a new, unwrapped toy. Festivities include raffles, prizes, refreshments and an appearance by The Charger Girls. SDSS will be providing a "Sing-Along-with Santa" at their booth during the event until the event closes at 5 p.m. Children of all ages are invited to stop by to join the SDSS "San Diego Santa" in a holiday song and have their photo taken.

The US Marine Corps Reserve Toys for Tots program delivers new toys at Christmas, with the purpose of sending a message of hope to needy youngsters that will motivate them to grow into responsible, productive, patriotic citizens and community leaders ([toysfortots.org](http://toysfortots.org)). During the toy drive, all SDSS facilities will also be conducting raffles

for a \$100 credit toward a tenant's storage rental (new or existing tenant); to enter the raffle, individuals may simply sign up when dropping off a new, unwrapped toy. The collection ends at 6 p.m. on Dec. 19 and the drawings will be held at each location on Dec. 20. In addition, for those new tenants seeking storage that sign up for a one-year rental agreement by Dec. 20, SDSS will donate a percentage of their annual storage rent back to the Toys for Tots campaign.

SDSS facilities are located in the following communities: Carlsbad; Carmel Valley; East Lake; Encinitas; Golden Triangle; Jamacha Point; La Jolla; Mira Mesa; National City; North County (Escondido); Olivenhain; Otay Crossing; Otay Mesa; Poway; Solana Beach; Sorrento Mesa and Sorrento Valley. Physical addresses and hours of operation can be located at [sandiegoselfstorage.com](http://sandiegoselfstorage.com).

For more information, please call (858) 909-0090 or visit [sandiegoselfstorage.com](http://sandiegoselfstorage.com).