A NOTE FROM BOB MITTON, CDFA®

THE FIRST THING I WISH I'D KNOWN

Most people brace for the beginning. The conversation, the lawyers, the first time you say the word out loud. That part is loud, and everyone around you expects it to be hard.

Almost nobody warns you about the middle.

The middle is quieter. Months in. The paperwork has piled up, the bills have piled up, and the thing you want most is not a better outcome. It is for this to be over.

That is the expensive part.

I have watched careful, reasonable men give up more in that stretch than they ever would have at the start, and not because anyone outmaneuvered them. They were tired. Tired enough that ending it started to feel worth more than getting it right.

You will recognize it when:

- You stop reading things all the way through
- "Fine, whatever, let's just be done" starts to sound like maturity
- You catch yourself pricing what it would be worth to stop feeling this way
- You would rather not know than have another conversation about it

None of that means you are weak. It means you are worn down, and those are different things.

So here is the one thing to hold onto.

> The moment you feel most desperate to be done is the exact moment to slow down.

Not to fight. Not to dig in. Just to slow down long enough to check what you are agreeing to, because the decisions made in that stretch tend to be the ones people live with longest.

Being reasonable is a strength. Being worn down is not the same thing. Learning to tell them apart is worth more than any single line in a settlement.

If you are in the middle of it right now, that is what I wish someone had told me.

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