

**Dr. Elizabeth Cohen**([00:00](#)):

Okay. Welcome to The Divorce Doctor podcast. I'm really excited to have my friend, Karen Chellew, here too. Did I say your last name right?

**Karen Chellew** ([00:14](#)):

You Did.

**Dr. Elizabeth Cohen**([00:16](#)):

Oh, great. Thank you. So, Karen for over 30 years has worked in the legal field as a paralegal and business manager. During her career, she served as an affiliate member of the Pennsylvania Bar Association and the President Elect of the Association of Legal Administrators. She now serves clients and the professional team in her role as legal liaison. She is a certified QDRO administrator, Founder and President of Sisters U Foundation, and an Auditor of East Rockhill Township. As the mom of three children and one granddaughter, Karen is extremely passionate about helping women in all that she does. She is the Co-Founder of My Divorce Solution, which is a team that includes a Certified Divorce Financial Analyst to develop their financial portrait, favorite word, the quintessential document containing the financial data any couple would need to make clear financial decisions for their futures. Karen helps support the legal team and facilitates connections with critical resources. My Divorce Solution is a gift - these are my words- is a gift to anyone going through divorce. And I'm so happy to have you here, Karen, to share about a little bit of a flip side, to share about your story.

**Karen Chellew** ([01:37](#)):

Oh, thank you so much. I'm so excited slash nervous to be here, but I get to edit my bio. That's super exciting because my daughter is expecting a baby next week. So I'll get to be grandma to two beautiful children, so quite excited.

**Dr. Elizabeth Cohen**([01:57](#)):

And that's so exciting. Congratulations. So happy to hear that. Maybe we can talk, at some point also about what it's like being a grandma with your ex, that might be, I haven't talked to anyone about that. But I like to start the podcast asking everyone the same question, which is, what word or words would you use to describe your divorce?

**Karen Chellew** ([02:22](#)):

Painful? Yeah. Yeah. Painful. And I'm not one to speak about my emotions very much, but you say divorce, I say painful for sure. Yeah. It was rough.

**Dr. Elizabeth Cohen**([02:37](#)):

It was rough. Yeah. I'm grateful for your honesty about that because, you know, I think a lot of people see us working in the divorce world and know we've been through a divorce and kind of see us after the fact. And it's important to remember, we also went through the pain, we know how painful that it can be.

**Karen Chellew** ([02:58](#)):

Right. I was not only divorcing my husband, but I was also divorcing a lifestyle. So I grew up in a very Protestant family on a farm. So the way I was taught to live my life, when I went through my divorce, I was definitely pivoting away from that life through my divorce. It was the bridge from that life. So it was,

it was rough. It was drought, not only, you know, as it related to my children and my spouse at the time, but also my family, because for all intents and purposes they needed to, maybe for religious reasons, to abandon me as well, momentarily, meaning temporarily. But it, it was, it was tough.

**Dr. Elizabeth Cohen**([03:51](#)):

Yeah. So the pain was about the divorce and the loss of the relationship and other relationships. So I want to get to that, but I want to first ask you, so we can lead into the divorce, when did you start having that little voice in your head? I mean, it sounds like also you came from a family where divorce was not talked about was not even accepted. So tell me about the first little sounds of those voices and how you learned to listen to them.

**Karen Chellew** ([04:22](#)):

So early on, and maybe even somewhat now, I had a hard time listening to the voice inside of me. So I don't think I ever heard a small voice. I think I was literally knocked over the head. So I had a lot of health issues, anxiety, and I think it was my inner-self, almost insisting that this is not working. So I held it inside and then I became very ill, extremely ill in the hospital for a year. It was, I have pancreatitis and I'll never forget coming out of surgery. The doctor looking at me saying, if you don't get your life together, you're not going to have a life. And I knew what that meant for me. I knew every single bit of my urologist of all people, you know, needed to knock me over the head. And that was the beginning of my steps to address the situation. You know, I told my husband six months ahead of time with the whole planning thing from my perspective, but that was that moment of, okay, I have to do something different.

**Dr. Elizabeth Cohen**([05:42](#)):

Wow. And what's so powerful about that first. I'm so sorry your body had to suffer so much, so awful. What's so powerful is the moment that they said that, you knew that the change needed to happen. It was like you knew, but you didn't know. And I think a lot of people listening can relate. There's that moment when you just can't tolerate the knowing, I guess.

**Karen Chellew** ([06:08](#)):

Right, right. And you're faced with decisions that you have to make, not that you can make, but that you have to make. So no longer is it about other things it's about your whole being. And for me, it was about, I had, my children were seven and five at the time and I was coming into that space of, they're not going to listen to what I say, they're going to mimic what I do. So I have to stand in the space and do what's right for me and our family, even though I may not want to travel that path. It was scary, but I have to do it. So I did it.

**Dr. Elizabeth Cohen**([06:52](#)):

Yeah. One of the bravest moves, and kind of hardest moves, that a parent can make, which is, you know, we talked about this when I was on your podcast, that moment of, they're watching me. They're watching and what am I teaching? Let your body get totally devoured by stress or repression of feelings or you're okay with an unhealthy relationship? And it's so powerful when you really realize what you're teaching them. And sometimes, and I think for many people, that's the only thing that gets them to leave because they think I can tolerate this. It's just me. I would, which is sad too, to think you could tolerate it, you know?

**Karen Chellew** ([07:41](#)):

Yeah.

**Dr. Elizabeth Cohen**([07:46](#)):

And you have two girls?

**Karen Chellew** ([07:50](#)):

I have a boy and a girl. They're now 31 and 29, many, many years later. They were just small.

**Dr. Elizabeth Cohen**([08:00](#)):

Have you noticed the choices in their relationships or things that they say that show that they learn from you, do you think? I'm just curious.

**Karen Chellew** ([08:11](#)):

Absolutely. They are both very intentional about the relationships. They know what their expectations are and they expect them to be responded to, and they have a huge respect for whoever they're in a relationship with. Their relationships are more, let's say, equal, than what I had originally started my relationship with. We were not equals on any level. So yeah, I don't think anyone's ever asked me that question, but I always say my kids are my inspiration because they've made really good choices for themselves. I'm just really proud of them for that.

**Dr. Elizabeth Cohen**([08:58](#)):

Yeah. And to really know that your painful move, as you use that word, that is what being a parent is, doing the hard work and they benefit from it. And so what a wonderful thing to reflect on, and for those who are going through this, just to know that you'll be able to look back and think, oh, I really taught them how to be intentional or how to respect the other person, and not talk down to them or whatever the behaviors, if you had stayed in the marriage, might've continued.

**Karen Chellew** ([09:31](#)):

Right. Right. And so, because I had a boy and a girl, you know, the risk was for the male, for my son to feel dominant in a relationship. And it would have been my daughter would have flipped that relationship as being less than, so I appreciate that they don't approach their relationships that way, that they approach them on a very equal basis.

**Dr. Elizabeth Cohen**([09:59](#)):

And it's fascinating, right? You change the legacy. It's so powerful. I have chills when you're talking here, because it's like you're changing the legacy and that's with the pain of divorce. That is a lot of what we do, which I always say it's such a brave move to choose divorce because you're saying this is not what I want for my children or for myself.

**Karen Chellew** ([10:22](#)):

Right. Absolutely. And I think that is the driving force behind that. Once I realized that I couldn't hold on to it, I can't get through this somehow, then when I pivoted my mindset to a different space, then it was for me and for them, but I knew I had to make myself whole, so they would know how to make themselves whole.

**Dr. Elizabeth Cohen**([10:53](#)):

Right. So what was the hardest part of the divorce? I mean, was it the stuff that happened with your family? Tell me what kind of brought you to your hands and knees.

**Karen Chellew** ([11:02](#)):

Yeah. So the custody piece of it was the hardest piece, because they were so small and it was so expensive, even though that's not the hard part because I worked for a law firm. I had attorneys available to me, but it didn't mean that it made it easier. It was very difficult and my family, not all of my family, but a large part of my family, really supported my ex-husband because, I don't fault them for it, it was our religion. It was just what they thought. It was best if the families don't break up. So at the end of the day, I didn't really find out about it- I was in court one day and I was telling the conference officer all these things that were happening, and my ex looked at me and he said, well, your dad told me to do it.

**Dr. Elizabeth Cohen**([12:02](#)):

Wow.

**Karen Chellew** ([12:03](#)):

Yeah. And it was just from a space of it wasn't to hurt me, it was just, everyone felt like this is just what you're supposed to do. This is how you repair a marriage. This is how you keep everybody in place

**Dr. Elizabeth Cohen**([12:25](#)):

You didn't have their support though. So you'd feel really alone during the divorce.

**Karen Chellew** ([12:30](#)):

I did, I did, I did feel alone. But that in itself doesn't really affect me. As a matter of fact, I tend to, I don't know if that's just in effect me, but what really affected me is that I was doing right by my kids and that I was moving ahead, mostly trying to do right by them. Yeah.

**Dr. Elizabeth Cohen**([12:57](#)):

So in your heart, and then when you say the custody was hard, was the custody battle hard? Was the court?

**Karen Chellew** ([13:05](#)):

Yeah. So it didn't ease up until they were teenagers. It was very, very difficult because anyone in a custody battle knows that you're really angry with the other spouse. And you disagree pretty much about every single moment of your child's life for all intents and purposes. But you also realize that it doesn't matter that that person will always be their parent. So you still can, you still have to stay in that space at all times. And I remember saying to my kids, if I said it once, I said it a thousand times, all I can tell you is that I love you. And one day you may know more information. That's all I can tell you is every day you can count on my love. That's all I can say, because they would say, well, this happened or that, whatever they heard, they didn't know how to process. And there was no way for me to explain it to them because they would then be caught in the crossfire. Right? So all I could do is say, I love you. I love you. And how can I help you right now, find a little ease? So do you want to go play in the park? Or you want to go play soccer? What can we do together to make this a little easier?

**Dr. Elizabeth Cohen**([14:28](#)):

It must've been so hard, because my next question is, so who did that for you? Who took you to the park? So what kind of healing, psychological, spiritual healing did you get? You know, who told you, I love you, but this is hard?

**Karen Chellew** ([14:46](#)):

I did some counseling. I did, I did. And I had to reframe a lot of the guilt, right? So one of the best gifts my counselor gave me was he said, I understand that you're deeply rooted in religion. And this means a lot to you. And it did. He said, I just want you to put it on the shelf, put it on the shelf. Let's just put it on the shelf for six months. It's not going anywhere, leave it there and then get up every day. And that helped me kind of parse out what I believed and what I was taught. Right? And that was healing to me because then I really feel like everybody was able to own and know their truth. And that was when I started to say, this is what I believe. And so I can filter other information through: that is either going to resonate with me, or not, I can just let it go aside and let that be someone else's truth and respect it, but I don't have to own it. And that was so healing for me.

**Dr. Elizabeth Cohen**([16:00](#)):

And were you able to connect back to the religion? Could you put it aside? Can you bring it back in? Were you able to?

**Karen Chellew** ([16:10](#)):

Yeah, absolutely. Yeah. And not that I'm religious anymore, but I'm spiritual, they're super spiritual. So when I read, let's just say, I read the Bible now, or we had to memorize Bible Versus as children, I memorized it cover to cover, as I say, so Bible verses are ingrained in me, but I'm able to interpret the Bible verses in a way that means something to me. I'll go back and research where it came from, what the intent was and how I can apply it to my life, versus it being a mandate for my behavior or whether or not I'm good enough. So I do, that piece will always be with me. I just have a different perspective of it now. Right?

**Dr. Elizabeth Cohen**([17:03](#)):

Yeah. So how do you find, or how have you come to, connect with the idea that the divorce was the right thing for you and that God or spirituality supports that?

**Karen Chellew** ([17:20](#)):

I don't know why. Wow. I don't know if I've ever thought of it that way, but I do not feel guilty. If that's where you're going with that, I don't have any guilt for it, because I truly believe that we all make decisions every day and there is no failure. So even if someone may wish they had done something different, those choices lead us to the next step. So even if I mess up today, I feel like I move to that space of my intention is making sure my intention is where I want it to be. And then if it's a mess up or a mistake, we all make mistakes, it was something that I needed to learn in that moment. So, you know, if I go back to the divorce, I wouldn't be where I am today.

**Karen Chellew** ([18:16](#)):

If I hadn't gone through those times in my life of challenge and difficulty, I wouldn't- I always told my daughter, she really had a rough time with it, she was like, mom, why me? Why did we, why did it

happen to us? I would say, Chris, I have no idea, but I can promise you that one day someone will have needed you to walk through that path. If it's not even yourself, it could be someone else that you will be able to respond to in a way that they needed it, or you needed it, because you're taking these steps and they're taking very difficult steps too. Everybody around you is taking very difficult steps and we just do it, because it's our past and we can't change it. So that's just how I feel.

**Dr. Elizabeth Cohen**([19:04](#)):

Yeah. And I guess that God accepts that if I make mistakes that this loving being like everyone has their path and there isn't the right path, I think what you're saying and the wrong path.

**Karen Chellew** ([19:18](#)):

Right. Yeah. Right.

**Dr. Elizabeth Cohen**([19:21](#)):

Yeah. So can you, I'm just curious, with the counselor, was it a spiritual counselor or was it just a clinical counselor? Did they have experience with that? I'm always curious about that, because I think as therapist, we're not really taught to bring up spirituality, even though I think just so many people. So I was just curious.

**Karen Chellew** ([19:44](#)):

He was not as spiritual therapist or a counselor. I think one of my friends just referred him and she was navigating this whole journey as well from what do I believe in and what has been taught to me kind of perspective. And he really helped her. And I knew that was my hiccup, even though it was the divorce, that's where I'm going to be challenged, because this is a fairly critical error in the Bible belt. Right? You don't just wake up one day and get divorced without meeting some criteria, whatever that would be, so, you know, in order to move forward, I needed to resolve that within myself.

**Dr. Elizabeth Cohen**([20:30](#)):

I think it's really important, that you knew what your hiccup was, like what was keeping you stuck. And I want to encourage people who are listening that whatever the hiccup is for you, if it's the religious piece, if it's infidelity, that there are people who help you, therapists, with that specific piece. And because we all do come with different pieces.

**Karen Chellew** ([20:57](#)):

Absolutely. Yeah. And to that point, whatever, and I see this a lot with all of our clients, they'll feel like they have to almost punish themselves or let somebody get away with something because they made a mistake. Not true. Right? So whatever you feel entitled to, that's yours to have, irrespective of your behavior. So if you want to correct your behavior, correct your behavior, that's up to you, but it doesn't mean you have to make compensation for it in other areas. And I think in divorces that can tend to play out because of the guilt factor.

**Dr. Elizabeth Cohen**([21:43](#)):

Yes. And I bet you see that a lot. And I try to talk to clients about this too, that you don't work through. Let's say you hadn't worked through some of that guilt. You'll see it in your negotiations with your mediator, or you'll see it in your financial blueprint where you'll be giving more. Right. It'll be acted out in other ways.

**Karen Chellew (22:02):**

Yeah. And then you, and then you're getting stuck in the same cycle of behavior. You know, you're not growing out into a, an independent life where you get to determine your truth every day. So, yeah. And you know what, I did the same thing I gave up. It didn't matter to me. I knew I was going to be okay. Not everybody has the ability to do that. I had the ability, not because I had a lot, but because I believed in myself. I wasn't afraid of that. There were other things that were more important to me. So I understand the mentality as small as giving up things, but not from a space of, I have to punish myself or I don't deserve it or whatever the 'it' may be.

**Dr. Elizabeth Cohen(22:53):**

Right. Exactly. And lots of people have talked on the podcast about women in particular, who are often very willing to kind of release things as, an apology, right, and the importance of not doing that, if you want to release it. But not coming from a place of guilt or shame.

**Karen Chellew (23:14):**

Right. Absolutely. And you know, like I said, the custody piece was the very hardest for me, my kids were young, and they were very angry with me, but every day they were just angry every day. So that piece of it was my complete focus. I couldn't fix it, but I had to be there with them. So, you know, everything else is relative to that too. Yeah.

**Dr. Elizabeth Cohen(23:39):**

And the kids now, as adults, and as they got to be older, did they ever, did they reflect on that time and talk with about it? Have they shared with you their experience with that?

**Karen Chellew (23:49):**

Yeah, absolutely. And we talked about it constantly when they were young, just that this is really hard. I'm not, you know, it is what it is. I'm sorry. We all have to go through it, but we do kind of a thing. And we talked about it all the way through even getting married again. So we had a test. So we all moved in with their new step dad to be, and the trial was three months, and we're going, if it doesn't work for everybody, it's not going to work for anybody. So they felt a part of the move and valued, even though we couldn't change it, obviously, you know, you can't go back. Right?

**Dr. Elizabeth Cohen(24:30):**

What's the important part about that is that they felt out of control and kids in general, even if they're not going through it, control, grownups are constantly making decisions for them. And so being able to give them a bit of control, and I want to warn people, only give them control over things that you're willing to release, we're able to hit the stop button or hit the pause button. That's so important for all kids, but especially kids going through a divorce who, who really lose control.

**Karen Chellew (24:58):**

Yeah. And my daughter, I'm sure she still wishes things were different. My son doesn't talk about it as much as an adult. She certainly does, but as she's bringing up her new family, she's very intentional about how she's going to parent, and if things go south, how they're going to address it. So kudos because that's important. That's important.

**Dr. Elizabeth Cohen**([25:25](#)):

And the best you can get as a parent is seeing them do that. So just to finish up here, I'd like to ask you a question I finish the podcast always up with, which is, if you could go back with all the wisdom and knowledge you have now to your younger self, what would you tell her? What little message would you lovingly leave her?

**Karen Chellew** ([25:48](#)):

You and your children and everyone else is going to be okay. You're gonna be okay, but you don't know that in the moment. Every decision you make, you think, oh, what's the consequence to this? And if I could go back, I would say, you're going to be okay. And you're going to be fine. Yeah.

**Dr. Elizabeth Cohen**([26:14](#)):

Not only are you fine. You're remarried, your kids are thriving and you now help other women move through this process, I think one of the hardest parts, which is the financial piece. And not only are you okay, you are soaring. And can you imagine that young woman, we could tell her that the kids are going to be okay and she's going to be okay, what a gift.

**Karen Chellew** ([26:38](#)):

Yeah. And you know what, that's what gives me so much competence and passion and commitment to what we do, because I do want people that come to us to know that first of all, you're going to be okay, but it's really important that you take the time and you take the steps to get the information, to make the best decisions for yourself, because you don't want to look back and have wondered or felt so bad that you didn't make good decisions. So that allows me to be very confident and I can talk to them about the steps I took. I was 29 when I was supposed to take the fourth. I was super young, but I'm so grateful that I had the wherewithal to know what my decisions meant. Even though I felt tentative to make them, I pretty much knew what the consequence would be in the moment.

**Dr. Elizabeth Cohen**([27:41](#)):

And that you were setting yourself up for the rest of your life. Now we talk about this a lot. This is a very painful, difficult as you share in the beginning, moment of your life, but it really is a moment of your life.

**Karen Chellew** ([27:54](#)):

Absolutely.

**Dr. Elizabeth Cohen**([27:54](#)):

You will move through it. You will get through, that's why I have this podcast. If people can hear that you get through it, and it is a building block for what comes next. And so that's why I just adore the work that you do. Thank you. So we're going to talk, is there anything else that you want to kind of share with the audience? Any lessons or tidbits before we finish up?

**Karen Chellew** ([28:19](#)):

I want to say yes, because the one thing I think is just paramount to when you're facing challenges and divorce can be one of the highest challenges that any of us face is really, first of all, find happy moments in your day, because they're going to be few and far between, but if you can find three awesome, and



the next day, maybe you can find four or not. If you can only find three, again, just hang on to those. And really every day, wake up with the intention of what is my truth? What do I believe? Why can I hang on to, and then let everything build off of that or filter through it. Those two things were just lifesavers for me and my children. We would always talk about that. So if I could leave anything with the audience, that's definitely what I would leave with them, with you.

**Dr. Elizabeth Cohen**([29:17](#)):

Such a great, wonderful tool. Thank you for sharing those. So please check out [mydivorcesolution.com](http://mydivorcesolution.com), right? That's the best place to find you.

**Karen Chellew** ([29:20](#)):

Yes. Right.

**Dr. Elizabeth Cohen** ([29:22](#)):

And to learn more about the program, is there anything beyond the, oh, and also we should mention, I think this is going to come out, but you're hosting a Mrs. to Me Summit, which is an amazing event that I will have the honor of being at in October. Is there information at [mydivorcesolution.com](http://mydivorcesolution.com) about the event?

**Karen Chellew** ([29:50](#)):

It is. So if you go to our website, you'll see the information about the financial portrait we offer that will help all of you. If you go to the events page, you will see a link to the Mrs. To Me Summit and it's there. It's going to be October 22nd through the 24th in Hilton Head. Amazing lineup of speakers, including Dr. Cohen, we are so honored to have you. And it's just going to be a renewing, a refreshing weekend to, really help women move forward beyond divorce. So there'll be people there who are going through the process and people who have come through the process. And I think it'll be just a great time of renewing

**Dr. Elizabeth Cohen**([30:38](#)):

I'll link to it in the show notes. Oh, wonderful.

**Karen Chellew** ([30:40](#)):

Great.

**Dr. Elizabeth Cohen**([30:41](#)):

Thank you so much for being here for your time, for your honesty, for your willingness. Thank you so much for sharing your story.

**Karen Chellew** ([30:49](#)):

You're welcome. It was my pleasure. And thank you for having me.