

Counseling, advice make life after divorce an easier transition

By Catherine Laughlin, correspondent | Posted: Tuesday, April 5, 2016 5:30 am

Back in 1995, Lori Topiel worked diligently along with her husband to launch their franchise business, Coit Cleaning and Restoration Services of South Jersey, which emphasizes air duct, upholstery, carpet and tile-and-grout cleaning.

As the business grew into what is now a 20-person operation, Topiel took a more active role as the general manager, while her husband essentially ran the cleaning and restoration services.

Then in 2005, the couple, who met in 1990 at the M Street nightclub in Voorhees, separated. They divorced a year later.

Like other divorcing couples, the pair had to make decisions regarding their daughter, who is now 16. But unlike other former spouses, they had to make another tough decision: What to do with the business the two had built?

“We are great business partners. We just weren’t good marriage partners,” said Topiel, 49, of Voorhees. “But we decided that we would continue to do our jobs. Somehow I knew that we could make it work. We both had worked really hard to get where we were. This is our livelihood.”

Richard Massaux, managing director of Wells Fargo Advisors in Philadelphia, advises individuals and small-business owners. He knows about 20 couples who own a business or work together, including those collaborators in which one spouse might have a subordinate role, such as bookkeeping in the other spouse’s firm. According to a 2012 survey, there are 2.4 million U.S. firms owned by a husband and wife, according to a 2012 U.S. Census Bureau survey.

Massaux said specific duties should be outlined when starting a business with any partner, whether it’s a spouse, family member or friend, although most husbands and wives defer setting up legal contracts.



Lori Topiel, co-owner of Coit Cleaning and Restoration Services of South Jersey, walks out of her business with Wells Fargo financial adviser Richard Massaux, after a meeting.

Specific questions should be addressed: Will they want to expand the business? Will they want to sell it in five years? Do they want to bring in private equity? What will happen to the business when one decides to retire or leave?

“These are very important questions to be asked regarding the health of the business,” Massaux said. “Communication is key. Divorcing couples also need to take this holistic approach in handling their business.”

In his experience, divorced couples who fare the best after their marriage breaks up already have these questions answered and have stipulations in place as to which sector of the business each partner controls. Couples who aren’t able to agree independently sometimes find that seeking professional help and having a legal agreement set up by a lawyer is the only option, Massaux said.

Roseann Vanella is a professional mediator who specializes in divorce, elder care, special needs parenting and health emergencies. She helps people negotiate with each other through difficult life events. Her practice, Advanced Mediation Solutions, is in Cherry Hill.

Vanella has counseled many divorcing couples, some who are business owners. She has helped couples remain focused as business team players, given that their personal lives are changing and that the actual circumstances surrounding the divorce — one spouse may have cheated — have caused heightened emotions.

“Divorce can be a heart-wrenching time, but it doesn’t have to be,” Vanella said.

She said couples often meet with her about four or five times. The whole point of mediation is to have the former spouses establish respect and compassion for each other, so that whatever they agree will be best for the business will be best for them, too.

“Mediation is sitting down without any of their previous distractions. It’s a time of transition,” Vanella said.

Topiel, who is remarried, is still a co-partner with her ex-husband in their cleaning and restoration business. She sees him daily and said their primary interest, outside of raising their daughter, is maintaining a thriving company.

“It would be so hard to walk away from something that has been so satisfying to both of us,” she said.