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It was the week of her 30th anniversary that Myra Dillard's husband moved out.

The couple had been college sweethearts and had raised four children together.

"I was blown away," the Decatur resident said. "It was a terrible time in his life, and we were going through horrible financial crises in a midlife time. It was really, really tough."

Two weeks after their divorce was final, Dillard attended a weekend retreat offered by Visions Anew, a Marietta-based nonprofit organization for divorcing and newly divorced women.

"I was with women of all ages and all stages of the grief process," Dillard said. "I think it just reinforced the fact that I was going to survive, and not only was I going to survive, I was going to thrive."

On Saturday, Visions Anew will have the first segment of a two-part "divorce planning" workshop in DeKalb County that focuses on the financial and legal aspects of divorce.

"Divorce is such an emotional thing, but it's also a business transaction," said Matthew Bernstein, a certified divorce planner and one of the clinic's speakers. "What I have found is that a lot of women don't know what they've got, the size of their economic pie."

Studies show that women's income goes down after divorce, while men's dip for a short time and then rise with their earning power, he said.

Bernstein will help seminar participants create personal financial statements and learn about the structuring of a divorce settlement so they can be prepared to talk to attorneys as informed consumers.

"You'll negotiate from a position of strength and the knowledge of what you have," he said.

Also at the seminar, divorce attorney Paige Norwood will discuss the legal aspects of divorce.

Visions Anew, which began in 1998 with a weekend retreat, now offers a range of programs. Upcoming events include "Divorce Survival School," an educational retreat scheduled for Valentine's Day weekend at the Pura Vida USA resort near Dahlonga. On March 22, there's a daylong computer training seminar.

The group also has spawned a single mothers' support group that meets twice monthly at the Mountain View Library in Marietta. A therapist, who is the group's adviser, will do periodic talks on subjects such as stepfamilies. The next meeting is 6:30 p.m. Jan. 31. Admission is free, child care is \$5. Visions Anew expects to start similar groups around the city.

The organization's executive director is Margot Swann, who was faced by a divorce that surprised her 11 years ago. As the wife of an attorney, Swann said she had learned that you can't hire an attorney and expect him to act like a family friend or your "white knight."

Her program offers emotional support but goes well beyond that to deal with the practical concerns of child custody, finances, career counseling, therapy, insurance and planning strategies for divorce.

She is quick to say her organization "does not incite divorce in any way," but is there to help divorcing people deal with their changing lives.

"Our mission is to help people realize that divorce can be a transforming experience," Swann said. "Instead of focusing on the closing of doors, focus on the windows that are opening. It's a chance to start over -- your chance for another shot at adolescence."

Dillard, 58, who was separated six years ago and divorced three years ago, said she thinks what Swann's doing "is wonderful."

She likes the non-denominational spiritual tone Swann takes. "She doesn't ever want you to say 'I'm alone,' but instead to realize you're with yourself," Dillard said.

Since her divorce, Dillard's life has taken new turns with watercolor, dance and pottery lessons, and Bible study. She joined a couple of beneficial single's groups and today says she has a good relationship with her ex-husband, and a "very good" relationship with a new man in her life.

Photo: Since her divorce, Myra Dillard has joined Bible study groups, takes watercolor and dance lessons and has a new relationship. Two weeks after her divorce, Dillard attended a weekend retreat for divorcing and newly divorced women. / RENEE HANNANS / Staff

Graphic: DIVORCE PLANNING SEMINAR

- Who: Visions Anew, a nonprofit for divorcing and newly divorced women.
- When: 10 a.m.-2 p.m. Saturday and Feb. 1 at Villa International Library, 1749 Clifton Road, Atlanta.
- Cost: \$60 for two sessions, or \$40 each.
- Registration: Call 770-953-2882 with your credit card number.
- On the Web: www.visionsanew.com.

Phone: 770-953-2882

Contact Visions Anew Institute