



## You Owe Me: The Emotional Debts That Cripple Relationships

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**Gregory Sterling**

New Horizon Press (Jun 25, 1999)

Unknown \$13.95 (266pp)

978-0-88282-178-8

There is much to be gained from this book, a guide to recognizing, addressing and growing from the problems inherent in any human relationship. Although jointly authored, Cohen writes in first person. A clinical psychologist in San Francisco, he developed the emotional debt concept explained in the book with Sterling, owner of a California financial services company. The concept likens relationship partners to partners in a financial or business transaction. He explains how they can each function as debtors or creditors, feeling as if they either owe the other or are owed by the other. To resolve debts, they can negotiate settlements and terms of repayment, or choose to forgive debts.

Cohen acknowledges that some readers may find the analogy between intimate personal relationships and financial ones “a bit abrasive.” He does not help himself with these readers by starting off Chapter One with an unfavorable comparison of the average American marriage lifespan to that of a car tire. He then, however, successfully defends and proves his contention that the American familiarity with the concept of financial debt casts a new light on relationship difficulties, which in turn illuminates resolutions.

The first half of *You Owe Me* allows the reader to discover whether he or she typically plays debtor or creditor roles. Besides a seemingly endless stash of relationships-in-strife examples—in which the reader is sure to recognize him or herself a few times—Cohen also provides a couple of question-and-answer exercises that reveals the reader’s relationship challenges to him or herself. Besides backing up his contention and making the book more individually useful, these exercises vary the pace pleasantly.

The second half of the book is devoted to ways of resolving debts within relationships. To incorporate them in their own lives, the reader must by this time subscribe to the creditor-debtor premise advanced in the first half. It would also help readers significantly if their partner read the book before trying to make the debt concept work in their relationship.

Intimate relationships between men and women are the focus of *You Owe Me*, although the debtor-creditor model could apply to many other types: siblings, parent-child, even co-workers. Cohen and Sterling have written a practical, easy-to-use book that could benefit many relationship partners.

CARI NOGA (July / August 1999)

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