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AN MBA IN 'MRS.'

By BRIDGET HARRISON

A book about just how dire it is to find a husband after 35 may be enough to make any single girl want to kill herself. But for women with fast-ticking body clocks who are still searching, Rachel Greenwald's book, "Find a Husband After 35 Using What I Learned in Harvard Business School" (Ballantine Books, \$22.95), may be the most pragmatic set of dating rules yet.

This time, all that age-old advice is repackaged as a marketing business plan - literally. If you've turned 35, your chances of finding a man are getting tougher by the day - and if you want kids, time is running out, says its straightforward author, Denver-based "find-a-husband coach" Greenwald.

Her answer? Get proactive and embark on a 15-step action program.

Greenwald, a 39-year-old graduate from the Ivy League school, bases her program on the marketing tactics she learned there. The principle, she says, is all about putting yourself in the path of eligible men - even if that includes tactics like "direct mail" and "telemarketing."

Her advice includes making Thanksgiving cards asking friends to hook you up and revamping your appearance by taking criticism from pals. And if you go on a failed date, you're not off the hook; women must carry out an "exit interview" to find out where their "product" went wrong.

A tad extreme?

Not at all, says Greenwald. "This is Marriage 911," she says matter-of-factly. "After 35, our lives are so much more insular and there are not so many opportunities to meet men. "For women who want to have children, time is of the essence. An emergency situation calls for emergency action."

Not exactly a comforting message - but Greenwald's program is intended to be motivational. "It helps you take matters into your own hands," says Greenwald, who used to work in marketing and got the inspiration for her action plan when she helped a 40-year-old single friend find a great guy.

"During the day, I would advise my clients on product packaging and niche marketing, and in the evening I found I was saying the same thing to my friend."

But would any normal woman actually do any of this stuff? Veteran matchmaker Janis Spindel says that, in her experience, New York women are indeed very proactive in their search for a mate. "If women haven't gotten married or had children by the age of 35, they're willing to do whatever it takes to achieve that," she says. "They're taking sailing lessons, movie courses, everything that they can possibly do that will enable them to meet someone."

But, warns Lisa Ronis, another successful Manhattan matchmaker, "Everyone in New York is so desperate to meet someone, they'll likely sink their teeth into this book. "But if women think it's going to be a quick fix, they might be a disappointed."

"Jane," a 54-year old New Jersey-based divorcee, has been on Greenwald's program for several months. "I've been out of my marriage for six years, and didn't date the first two," she says. "But when I met Rachel, I got the motivation. Now I'm very good at p.r.-ing myself. I'm letting everyone I know that I am interested in meeting a wonderful man."

She has also actually asked two previous dates to give her feedback on what went wrong. One told her she had issues with her weight, the other said her priorities were too skewed to her commitments to her family.

"It's not the easiest thing to do, but it was very productive," she says. "It's like getting a review in a job - you use it as a tool."