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INTRODUCTION

Hi! I'm Dr. Reena Sommer.

I am a divorce, custody and trial consultant. For the past 18 years, I've spent much of my time assisting people during this very stressful and often painful time in their lives.



I am pleased to present to you, my newest ebook, The **Divorce & Custody Resource Handbook**. As you read through it you will find that it is loaded with information, advice and valuable resources which will not require you to take one step away from your computer.

Please take your time reading this ebook. Make sure to refer back to it as you need throughout the divorcing process.

I welcome your comments and suggestions. Feel free to **email** me.

HOW TO READ THIS EBOOK?

There are a couple of ways to read this book - either online or offline. Frankly, it doesn't really matter which way you choose - as long as it suits your needs

Online - This ebook can be read from your PC or laptop while online. Throughout the ebook you will find links to online resources. You will be able to recognize them because they are blue. To be able to access the linked websites using these hyperlinks, you will need to be connected to the internet.

Offline - You can also read this ebook offline - either from your PC or laptop, or if you wish, from a hardcopy you make by printing the ebook. Remember though - you won't be able to open any of the links.

MEET THE SPONSOR OF THIS EBOOK

TopRelationships.com

A website geared toward making relationships more fulfilling.

Please visit our website!

www.TopRelationships.com/

FOREWORD

This ebook is set up as a free resource to provide information, advice, tips and resources to people getting divorced. All of the information and its related resources within this ebook do not require you to move beyond your computer. I've done all the research and web-surfing for you.

All you need to do is just sit back and read. Don't feel that you must start at the beginning and continue on. Although I have organized this ebook in my own "logical" sequence, you are welcome to first read the sections that interest you the most.

As I said, this ebook is free and I encourage you to pass it on to whomever you feel may benefit from it.

CHAPTER ONE - So You're Thinking About Getting a Divorce

If you are reading this ebook, then you belong to one of three groups of people:

- ✓ you're unhappy in your marriage and considering a divorce
- ✓ you're already going through the divorcing process or,
- ✓ you know of someone who is either contemplating divorce or
 in the midst of one.

Whatever the situation, you've made an excellent decision in choosing this free ebook because as you will find that it will provide you with tons of information, resources, tips and advice on the divorcing process.

And besides being free, what separates this ebook from all of the others found on the internet, is all the information contained within this ebook will not require you to move an inch away from your computer to access it. That's pretty darn good considering how stressful it is going through this process.

Are You Shell-Shocked by the Decision to Divorce?

I don't know of too many people who have gone through a divorce without at least some disruption to their lives. At a minimum, getting divorced is unsettling. It requires having to make decisions and changes and to re-organize lots of things in your life. This may seem like an enormous task even if you are the one initiating the changes. However, having to make these changes at a time when you're not expecting them - makes the process of divorce all that more challenging.

It's very normal to feel stressed, anxious, sad, angry and depressed during the divorcing process. These feelings can go in cycles and at times they tend to cluster together. Sometimes people describe feeling as if being on an emotional rollercoaster - feeling up one moment and down the next.

Divorce is a time when there are lots of important decisions and changes to be made. There are also the financial implications of divorce – both in legal costs and those associated with reorganizing one's life – that weigh heavily on people, These certainly add to the stress of getting divorced.

You need to know that this is a quite common experience for people going through a divorce. It is an emotionally trying time and people's ability to cope is often stretched to the max. The good news is that for most people who go through a divorce, this difficult time is usually short lived and does pass. There is a light at the end of the tunnel!

CHAPTER TWO - Should I or Shouldn't I? I Can't Make Up My Mind!

Are You Still In Doubt?

If you feel confused and a bit frightened about the prospect of ending your marriage, then once again - you are not alone but in good company.

Most people contemplating divorce experience times when they vacillate between wanting to "bite the bullet" by starting divorce proceedings and wanting to "stick it out" by staying in the relationship. This is also perfectly normal, Contrary to popular belief or actually the perceptions of those whose spouses have left them the decision to leave a relationship is a very difficult one to make. Rarely do people make the decision to end a marriage on a whim. Very few people impulsively decide to walk out on their marriages.

Ending a relationship is not easy. Aside from the emotional investment people make, there are other considerations like children, homes, cars, savings, bills, health care benefits, pensions and retirement plans to keep in mind. Unraveling a marriage, especially one that is longstanding is a challenge at best. And what makes the process even more difficult is having to make important decisions at a time when people feel most vulnerable, stressed and emotionally drained.

It's always difficult to know for sure if you are making the right decision. What may feel "right" one day may seem "wrong" the next day. To help you in your important decision making, I strongly recommend that you read Karl Augustine's ebook, <u>A Practical Guide</u> to Deciding Whether or Not To Get a Divorce.

Karl tackles the most important issues in making this important decision such as:

- ✓ The Mindset You Need to make this Important Decision
- ✓ Why Marriage is Tough No Matter Who You Are
- ✓ The Supreme Value of Having Confidence in Yourself
- ✓ Are You Letting Other People Your Kids Influence Your Decision Making?

Karl also provides "Action Items" throughout the book. These are designed to get the reader to think and then <u>DO</u> something about their situation.

Another excellent resource is Susie and Otto Collins' ebook, "Should I Stay or Should I Go". This ebook is filled with hundreds of questions, stories and insights that will help the reader consciously determine whether to stay in a relationship or to move on.

Some of the things you will learn from reading this ebook are:

- ✓ Know whether you really want to stay in this relationship or move on
- ✓ Find out what you really want in a relationship and whether you'll be able to have it in this relationship
- ✓ Identify the real issues going on in this relationship (they may not be what you think)
- ✓ Understand the communication challenges going on between the two of you
- ✓ Show you how the way money is handled in your relationship may be causing major problems without you even knowing it
- ✓ Tell you what to do if there's physical, emotional or sexual

abuse going on in this relationship

- ✓ Give you a new way of thinking about how addictions affect your relationship
- ✓ Identify how patterns from your past may be unconsciously ruining your relationship right before your eyes

Assessing the Viability of a Relationship

One of the major obstacles to assessing the viability of a relationship doing so when that relationship is in a state of crisis. The emotional rollercoaster ride associated with a crisis makes decision making a huge challenge. One minute you are up and the next one you are down. One minute the marriage or relationship seems worth saving and the next, it feels as if it is completely hopeless or of little value. But, before struggling with figuring out whether the relationship is worth working on, perhaps the best starting point is begins with taking a hard look at you.

By examining your inner self, you may be able to establish what is it you want from a relationship and – whether your present relationship can reasonably meet your needs. You may find that your expectations of your partner and the relationship are way off base. On the other hand, you may come to the realization that your partner or spouse cannot give you what you are looking for. Whichever way it is, you owe it to yourself to take the time and energy to find out.

Sometimes people have unrealistic expectations of their spouse or partner. Sometimes, deep down people know it, but they delude themselves into believing that their needs can be met in the relationship. Sometimes people believe that they alone can make the relationship work. People who maintain these beliefs find themselves very disappointed and unhappy. After all, they are not getting what they need from the relationship.

By trying to keep the relationship going, they may also find themselves clinging to relationships that should have been left long ago. This is no different than people who fail to sell their stock shares while they were still in a position to cut their losses.

Although this book is written for women, it applies equally to men. I strongly urge you to read Greg Behrendt's bestseller, "He's Not That Into You: The No-Excuses Truth to Understanding Guys". Without a doubt, it provides a guide to anyone trying to examine if they are hanging onto a relationship they shouldn't. This is definitely a "must read".

Women's Issues

Women have special concerns when they are contemplating getting a divorce. Because women's needs are different from those of men, they are often plagued by indecisiveness and fear about the divorcing process. "How To Decide If You Should Divorce" was written to help women reach a well thought-out, careful decision based on what's right for them, their values, their priorities, and their lives.

Ending a marriage ranks high on the list of "important decisions" a person has to make. Decision making at this time should therefore never be taken lightly because the consequences of a premature "wrong" decision outweigh the consequences of delaying making "any" decision.

My advice is - when in doubt, wait! Unless it is a matter of life and death, delaying your decision for 24 hours will not make a measurable difference. Alternatively, rushing into a hasty decision could be disastrous.

So...if you are reasonably sure that divorce is where you and your spouse are headed, you may still be caught up in the emotional turmoil caused by the process. It is absolutely vital that you get a handle on what you need to do to avoid making some very serious

mistakes, particularly during the early stages of divorce. Mistakes made at this time could have a direct bearing on the settlement you will reach and the type of custody and access arrangements you will have with your children.

Issues Involving Addictions

"Co-dependency" is a term used to describe a type of unhealthy relationship. This term is generally used within the context of addictions and refers to the behavior of a spouse who is married to an alcoholic or drug dependent person. Codependency also affects children, siblings and other family members as well.

Co-dependency is an emotional and behavioral condition that affects an individual's ability to have a healthy, mutually satisfying relationship. It is also known as "relationship addiction" because people with co-dependency often form or maintain relationships that are one-sided, emotionally destructive and/or abusive. Many people who are co-dependents fail to recognize the role they play in maintain the pathology within their relationships. Therefore, in spite of their extreme unhappiness, co-dependents find it difficult to end these relationships.

Co-dependency involves very complicated relationship dynamics which when untreated are difficult to change. For that reason, co-dependency is often seen in several generations within a family. One of the main motivations of a co-dependent is to "save" or "be responsible" for the alcoholic or addicted family member. It is this type of thinking that keeps the affected family member from recovering and in fact maintains both the addiction and the dysfunctional relationship.

The literature on co-dependency is relatively new as it was only about ten years ago that the term was first introduced. Much of written is also pretty technical and geared toward professionals who

provide drug and alcohol treatment. However in my readings I came across Dr. Donald Scouten's ebook, "Husband's Guide to Understanding Co-dependency". Although written for men, it is equally applicable for women. Dr. Scouten provides an incredibly comprehensive and easy to understand accounting of the problem that co-dependency is.

Some of the topics that Dr. Scouten writes about include:

- ✓ Does the term "co-dependency" apply to you?
- ✓ What love isn't?
- ✓ Defining "enabling"
- ✓ How to break the co-dependent cycle?
- ✓ How to get rid of guilt and free yourself from the relationship chains you created

The important thing to recognize is – that even when people are able to end their current co-dependent relationship, they have a tendency to be drawn to partners with similar traits. Without intervention, the co-dependency will continue in future relationships. For that reason alone, this ebook is highly recommended.

Click here for further details.

Avoid Making Serious Divorce Mistakes

Did you know that how people initially approach the divorcing process and instruct their attorneys often sets the tone for the eventual outcome of their divorce settlement? Yes, it's true. The problem is that people are expected to make very important strategic decisions at a time when they are least able to do so.

In my years as a divorce consultant, I have seen too many people do things that sabotage the outcome of their divorce. I find this to be utterly heartbreaking since people have enough to contend with during divorce that they do not need to contribute to their own problems through oversights, naiveté or poor decision making.

Some of the issues people often overlook or fail to think about during the divorcing process are:

- ✓ when to know when you are in for a rough ride with your spouse?
- ✓ when to know when is it NOT the time to be on friendly terms
 with your spouse?
- ✓ how to redefine emotional boundaries with your spouse?
- ✓ when do negotiations not work in divorce?
- ✓ what are the special challenges for divorcing parents?
- ✓ how to get the most out of your attorney?
- ✓ how to reduce the cost of your legal fees?

I have compiled the answers to these divorce and custody related questions along with concrete advice in my latest ebook, <u>"How to Avoid the Ten Biggest Divorce Mistakes".</u>

Do You Want to Give Your Marriage Another Try?

If on the other hand, you are among those who feel you want to give your marriage one last chance, Lee Baucom's ebook, "Save Your Marriage Even If Only You Want To Work On It". I am the first to say that if a marriage can be saved, the effort should be made in that regard. As a relationship consultant, I have personally observed marriages that were already in divorce court turn around and survive. Dr. Baucom's ebook provides useful strategies for learning how to forgive, coping with anger and learning how to communicate more effectively.

"Stop The Train, I Want To Get Off!" - How To Reverse The Divorcing Process?

I have to be perfectly honest with you. The percentage of people who start down the divorce route who successfully turn it around is very low. As I stated in the previous section, I have seen it happen so I can tell you that it isn't impossible.

What it involves is commitment, a lot of hard work and a very good marriage counselor who really knows his or her stuff. In my travels on the Internet I have found two resources that I feel are worthwhile looking into if you seriously want to explore the possibility of stopping your divorce.

✓ The first one deals with a problem that plagues many couples and
is often the cause of many marital break-ups - sexual dysfunction.
I am of a strong belief that most problems that show themselves
in the "bedroom" have their origins outside of it. The challenge is
what to do about it.

You will be able to get some valuable insights about this common problem from Dr. Atwood's ebook, , "Hopeful Solutions to Your Sexless Marriage"

Many couples lose sight of what is really important in relationships. Although they get married for all the right reasons like wanting companionship and an opportunity to build a life together, too often once they take their vows, they get side-tracked by their careers, children, financial concerns. Consequently, their relationship begins to take a backseat and a rift starts developing. Without their knowing the underpinnings of their relationship erode.

✓ "Saving Your Marriage with Love, Trust and Commitment" by
Emanuel Fox and Raquel Fox helps people get back to the
important cornerstones of relationships even if they have strayed
far from each other.

CHAPTER THREE – Dealing With Infidelity

And What If There's "Another" Man or Woman?

It's hard enough to get your head around ending a marriage when there are just you, your spouse and your children. Add to the mix a bit of infidelity and you will put a whole new twist on the situation. Whether you are the "cheater" or the "cheated", the presence of another relationship will undoubtedly not only raise the threshold on upset feelings (and that's putting it mildly), but it also has the potential for making the divorcing process be that much more difficult.

For the "Cheater"

If you are the one who is involved with someone else (i.e., having an extramarital affair), then I strongly advise that you place this new relationship on hold until you sort out your marital situation. I say this for two very important reasons:

- ✓ First, it next to impossible to sort out your feelings about your spouse and marriage (and your future) when there is someone else in the "wings". You need to be able to assess whether your marriage has a future by assessing it based on its own merits and not because there is a better option with someone else.
- ✓ Second, and more importantly, if your spouse learns that there was someone else in the picture while you were supposedly "working on your marriage", this will surely add resentment, anger and hostility to the divorcing process again, making it that much more difficult and stressful.

I've written <u>"The Anatomy of An Affair"</u>, an ebook which provides some interesting insights into why affairs begin in the first place. Basically, it operates on the premise that most affairs are not about sex. Instead they occur because there is a flaw in the relationship. In

other words, at some point one or both spouses realize that "needs" are not being met. Although this idea may infuriate those who find themselves on the receiving end of infidelity, it nevertheless makes the point that "good" marriages are rarely at risk for infidelity.

Many couples, who have faced infidelity, make the decision to use this event to rebuild their relationship. Although I have to be perfectly honest by stating I do not see this happening very often, I also can state that it is possible to move beyond the affair. What it takes is time and a tremendous amount of commitment, patience and love from both partners.

Psychologist Dr. Bob Huizenga has written an excellent guide for couples who want to put their relationships back on track. Although there is no magical formula that can guarantee that the infidelity can be overcome, Dr. Bob's method – "Breaking Free From the Affair" is designed to help couples get through the rough spots and deal with the blaming, anger and despair that often stand in the way of rebuilding a relationship.

For the "Cheated"

If you suspect that your spouse may be having an affair, then it is important that you find out what is really going on. Having unverified suspicions that drag on and on only adds unnecessarily to feelings of ill will and stress. And should there be no basis for your continued suspicions, this in itself could very likely ruin a marriage as easily as infidelity.

No doubt the easiest way to get to the truth of the matter is for your spouse to provide you with the "straight goods" on what is going on. However, often times this just does not work either because the spouse's denial of the affair is not believed or the cheating spouse is simply unwilling to fess up. This then leaves the onus on you to get the information you need to confirm or dispel your suspicions.

Edward Talurdey's ebook, "The Art of a Cheat" helps readers get the answers they need. His strategies and techniques will get you the evidence you will need to once and for all allay your concerns. He outlines some telltale signs of infidelity such as sudden changes in behavior, cell phone records and credit card charges that don't add up.

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CHAPTER FOUR - Ready To Move Forward

Developing A "Plan of Action"

Believe it or not, most people contemplating divorce tend to focus on getting away from the arguments and all of the other aversive things in their relationship and miss a whole lot of very important issues with long term consequences. Often the desire to escape the acrimony, leads people to make very poor decisions such as walking away from child support or an equitable financial settlement.

If this is where you are at, you need to continue reading and pay attention to the following list of things that need to be taken into consideration before you speak to your spouse about ending your marriage.

FREE: IMPORTANT INFORMATION

Here are some of the things people do during the divorcing process that cost them a lot of money:

- ✓ They under-estimate their spouse's reaction to the divorce they fail to recognize how upset their spouse really is
- ✓ They assume that being reasonable and conciliatory with an
 unreasonable spouse will lead to an equitable settlement
- ✓ They erroneously believe that the court will provide justice
- ✓ They erroneously believe that the divorce laws which espouse equity will prevail

Continued....

Continued...

- ✓ They do not provide their attorneys with realistic or factual information about their situation
- ✓ They fail to understand that with divorce new boundaries need
 to be established that things change when a couple
 separates and when divorce proceedings begin
- ✓ They sabotage their attorney's efforts to represent them
 effectively by sharing information with their spouse, by not
 allowing the attorney to word documents in a particular way or
 by not following through with attorney's advice
- ✓ They fail to provide clear and ambiguous instructions to their attorneys
- ✓ They erroneously believe that they do not need to be actively involved in their case

Recently, Michael Daniel and I co-authored the ebook, "How to End a Marriage". It details 21 essential steps involved in this process. Here are just a few of the sub topics covered in the ebook:

- ✓ The Three Risk Factors in Divorce
- ✓ Getting Over Guilt
- ✓ Fear of What People Might Think
- ✓ Getting Off the Emotional Roller Coaster Ride
- ✓ Discover the Rules of Making Good Decisions
- ✓ Understanding the Divorce Process
- ✓ Getting Divorced Without Losing Your Shirt

Here's a sample of what you will read in our ebook - "How to Cope When Your Spouse Goes Ballistic With the News That You Are Leaving"

Getting Divorced Can Be Expensive - So Being Prepared is Essential!

I can tell you that there is no absolute way to guarantee that your divorce will go smoothly or without a hitch. However, I can also tell you that there things people do that almost always guarantees that they won't. I am here to help you lessen the chances of things going badly.

First of all, did you know that a contested divorce could easily cost you \$30,000 or MORE?

Are you shocked? Don't be.

Think about it - the average hourly fee for a divorce attorney is \$175. When you consider that you will be charged for every moment an attorney works on your file (doing research, preparing documents, making phone calls, communicating with the opposing attorney, dictating letters, reviews correspondence and court documents, meetings), you can start to see how quickly a legal bill can be run up.

If you are interested in saving yourself a bundle of money in your divorce, then you will be interested in reading Michael Daniel's ebook, "How To Legally Save Yourself Thousands of Dollars on Your Divorce". As a co-author of one of my own books, I know that Michael is an impeccable researcher and his material is superb.

Here are just a few of the topics Michael covers in his ebook:

- ✓ What is the most effective techniques to finding a GREAT lawyer?
- ✓ What should you watch out for when you first meet your lawyer?
- ✓ Three things make the biggest difference to your divorce costs.

 And what to do about them?
- ✓ What does your lawyer NOT want you to find out? And why should you find out anyway?
- ✓ Why are divorce costs often under reported?
- ✓ Discover some amazing things your lawyer WILL charge you for?
- ✓ Charges you would be crazy not to know about before hand.
- ✓ What should you NEVER discuss with your lawyer? It's not what
 you think!

There are two other ebooks that I think are worth mentioning, mainly

because they are written by attorneys and they each provide advice from a legal perspective in a way that a consumer can understand. Both these attorneys offer their legal expertise as well as years working with divorcing clients to inform them about what they need to know about getting divorced.

Here is a very worthwhile ebook written by an attorney. "The Tao of Divorce" by Stephen Fuchs gives you the straight goods based on years of experience representing divorcing clients. You will learn how to survive the divorcing process by preparing yourself effectively for the often stressful and grueling challenges associated with the legalities of divorce. This ebook is worth its weight in gold and costs just a fraction of what you would pay for a consultation with a lawyer.

The Divorce Primer: Divorce Basics for the Consumer is another excellent book written by an attorney. Jean Mahserjian, a divorce and family lawyer helps make sense of what the divorcing process is. In very plain and non legalistic language she demystifies what is involved in getting divorced. I really like the ebook because it offers people options at a time when having choices are most appreciated.

FREE TIPS ON PREPARING TO SEPARATE

Take an inventory of your personal and joint assets and liabilities (don't assume that you will have another opportunity to do so once you are out of the home)

Get a handle on your personal and joint finances (get a list of bank accounts, credit cards, stocks, investments etc.)

Arrange to take your name off your spouse's credit cards

Develop a realistic budget to carry you during the next few months

Arrange for a preliminary consult with an attorney

Realistically assess the level of acrimony in your divorce - this step is critical because if you under-estimate things, it could cost you thousands as well as your relationship with your children

Consider your future living arrangements - unless you are the one planning to move out of the family home, consider having Plan A & Plan B - don't assume that your spouse will necessarily agree to your wanting to remain in the home

Only after you have done the above, should you consider telling your spouse that you want to end your marriage.

CHAPTER FIVE - Getting Started

Understanding Your Divorce Options

There are two basic ways your divorce can play out:

- Amicably, or in a
- ✓ Dragged our fight in court

Clearly, it's in everyone's best interest to settle a divorce quickly, reasonably and in a cost effective manner. However, this is not always the case because peoples'emotions, greed and desire to retaliate often get in the way. Unfortunately in the end, the only ones who benefit from a protracted court battle are the attorneys who invest considerable time arguing issues in court that could otherwise be settled through rational negotiations.

While it is not always possible to avoid court - particularly when your spouse may be taking a very unreasonable position on things, there are two options that are gaining increasing popularity in divorce law. These are Mediation and Collaborative Divorce. Both utilize the principle of negotiation as well as a genuine desire to avoid court as a method of resolving differences. If you feel that you and your spouse are candidates for either of these approaches, I strongly urge you to consider them as alternatives to going to court.

Finding An Attorney

Next to arriving at the decision to divorce, the next most critical step in the divorcing process is finding the right attorney. While the saying "you get what you pay for" applies in many situations, I am of the belief that when it comes to attorneys, getting the highest paid attorney may not always be the best option. Clearly, if you have a complicated financial situation, you need to have an attorney who is

experienced in dealing with large settlement cases. In these situations, you don't want to have an attorney fresh out of law school handle your affairs.

I usually suggest to clients to call around and speak to a few attorneys before making the decision to retain one. It is also good to get feedback from friends and relatives who have gone through a divorce. With the divorce rate approaching 50% there is a real good chance that you will know a number of people who have gone through the process. Unless you have no assets, equal paying jobs and no kids, then you will want to have a divorce attorney (rather than a general attorney) represent you.

To help get you started, here are several directories where you can find a divorce attorney in your area:

- ✓ Respond Legal
- ✓ <u>Divorce Lawyers</u>
- ✓ Divorce Interactive

Don't feel in a rush to retain the first attorney you speak to. It may be wise to "interview" (yes interview - you are the boss here) two or three attorneys and then decide which is the best one for you. One thing to consider is how the two of you actually hit if off. You will be spending considerable time with your attorney as well as shelling out considerable money for his or her services. It is therefore critical that you establish a good working relationship together and feel confident that this individual can represent you effectively. If you have any concerns in this regard, continue shopping around until you are satisfied.

One other important consideration in selecting a divorce attorney is their approach to divorce. At one time the only solution to a contested divorce was to "litigate" - or in other words, fight it out in court. Today, there is another option called "Collaborative Divorce".

SURVEY FINDINGS

In a recent survey I conducted on a two large divorce online forums the overwhelming majority (78.4%) of respondents indicated that a lack of understanding of the divorce process was one of their <u>TOP CONCERNS!</u>

To help you in your decision making process you may be interested in reviewing my e-Report, <u>"Your Divorce, Your Attorney & You:</u>
Getting It Right From the Start".

Educating Yourself

If you are like most people getting divorced, this is probably your first (and hopefully - your only) time that you are going to go through the process. And unless you are an attorney, you probably know little about how to get divorced or how it will impact on your life and that of your children.

It's essential that you educate yourself appropriately about all the things you need to know about getting divorced. One place to start is by going to Divorce Directory. This broad based directory of 100 divorce service providers is listed by popularity. I am sure you will find some excellent information at this website.

There are also a number of other websites dedicated to divorce that serve as excellent resource bases for selecting attorneys by region, child support tables, and divorce forms.

- ✓ Check out Millennium Divorce's <u>Divorce Forms</u>. These are
 invaluable resources that are categorized by state. By using them
 you will save time and money when it comes to settling your
 divorce even if you have retained an attorney. This is a way you
 can be proactive and take charge of your divorce
- ✓ Check out <u>www.divorcesource.com</u>. You will be absolutely amazed at the range of resources this one website has. You will find referral lists for attorneys across the U.S.A. and Canada, divorce forms and a mortgage, income and child support calculators. The nice thing about this website is much of the information is available for free!

Learning About the Divorcing Process

There is a lot to know about getting divorced. Unfortunately, most people don't take the time to familiarize themselves with what is involved because they are usually emotionally taxed when the bottom falls out of their marriage. As well, people in this state tend to rely on their attorneys to guide them along. While attorneys are certainly well versed in the law and legal procedure, they frequently fail to recognize their clients' anxieties and need to be better informed about the divorcing process.

Understandably, the divorcing process is foreign to most going through it. The most common areas of confusion for clients are as follows:

- ✓ The different steps involved in litigating a case & why things take
 so long to happen
- ✓ The experience of going to court what is involved.

- ✓ Preparing oneself for going to court
- ✓ Different options in negotiations & why being reasonable does not always work
- ✓ The tactics (and reasons behind them) as used by attorneys to stall or frustrate the process
- ✓ Arriving at a settlement
- ✓ Realizing that the final settlement is far from what was originally expected and why that happens
- ✓ Coping with the increased acrimony caused by the divorcing process
- ✓ Finding ways to pay legal fees
- ✓ Learning how to gain control over the process and finding ways to work most effectively with the attorney

FREE TIPS ON DEALING WITH THE STRESS OF DIVORCE

- ✓ Try to contain your worry don't let your worry and upset rule you and consume your entire day - learn how to compartmentalize your life so that you have the energy and presence of mind to enjoy the more pleasant parts of your life
- ✓ Find activities that give you pleasure and make time to do these
 things.
- ✓ Exercise is a great stress reliever it also has the benefit of making you healthier, stronger and leaner
- ✓ Surround yourself with supportive people those who care about you and are willing to be non-judgmental.
- ✓ Invest in a good therapist or a parenting and <u>divorce</u> consultant (more about this later).

Having worked with hundreds of divorcing families over the years and being aware of their concerns, I realized that there was a huge gap in the information available for people going through divorce. I also realized that they were not getting the information from their attorneys and it was also likely that they were too overwhelmed to seek out the information in a book.

SOMETHING TO THINK ABOUT!

Of the 407 top divorce-related search terms, 242 (or 59%) of them pertained to children and/or parenting following divorce.

So I came up with a solution that I think is quite appealing to people who need the right information in a fast and easy way. I put on my thinking cap and put together an e-Course entitled, "Divorce 101: Things You Are Unlikely to Hear From An Attorney". The nice part about it is that it is available as a downloadable audio file. This means that there is no reading involved - just listening to a audio version of an e-Course that answers questions to divorcing clients' major concerns. It's really a "no brainer" and extremely helpful.

FREE MINI-COURSE!

I've produced a seven part minicourse entitled, "Arming Yourself for Your Custody Battle". It's loaded with lots of useful information about how to cope with this challenging situation.

Click here to sign up. Just type "subscribe" in the subject line.

CHAPTER SIX - When Kids Are Involved

What can be more precious than our children? Unfortunately, for that reason, in divorce, children often become "high stakes" commodities. Sounds cruel? You bet it is! And just for the record, custody disputes are on the rise. The obvious question is why?

The answer is rather simple. Most custody battles are not about children. They are about money and/or revenge. This is how it works...

As indicated, children are highly valued by most parents and parents feel extremely vulnerable at the thought of losing their children or their love. On the other hand, money is also highly valued and people feel vulnerable at the thought of losing it. Is this starting to make sense?

Children and money are two highly valued assets. If one is being threatened, the best way to defend against losing it is to attack the other. So, if a parent is fearful that he or she might be "taken to the cleaners", the best way to protect oneself is to use the children as a "bargaining point" or "pawn".

On the other hand, a spouse may feel betrayed by his or her spouse leaving the relationship (particularly for someone else). When this happens, the embittered spouse often retaliates by punishing the other spouse by alienating the children.

Both these situations are regrettable and more importantly they are heartless and selfish. In situations when children are thrown in the middle of their parents' dispute and are exposed to the details of their parents' conflict, it can be down right abusive.

Although these situations are thankfully not the norm in divorce, they

do exist in increasing numbers. A quick search of the Internet will produce hundreds of websites offering resources for parents struggling with custody battles.

There are lots of divorce forums on the Internet. Some are better than others. Here is a list of the ones I feel are worthwhile having a look at because they provide more than a venue for people to vent:

- ✓ Divorce Strategy Central
- √ Help Stop PAS
- ✓ Separated Parenting and Access Resource Center
- ✓ Other Divorce Discussion Lists

Visit these groups and others. Many will allow you to read their posts before joining. Once you've had a look around, you will be in a better position to decide which ones best meet your needs.

FREE TIPS ON SELECTING A DIVORCE DISCUSSION GROUP

Aside from determining if the group content is for you, here are two things you should keep in mind when selecting one:

- ✓ Is the group moderated?
- ✓ Are there rules about posting and general conduct?

These two conditions are generally signs of a better quality discussions forum and one you will likely enjoy and benefit

Parenting and Divorce Coaches

It may seem a bit bizarre and unnecessary to hire someone to coach you on how to parent especially since this is something you've being doing on your own for sometime. But as I stated earlier, divorce is a stressful and challenging time of life and it places a strain on every aspect of your life – including parenting.

Just as important - most divorcing parents are ill-prepared for the changes, concessions and compromises that accompany ending a marriage. It would be wrong to assume that the way things were before (i.e., sharing of responsibilities, decision making, involvement and finances) will remain the same following a separation. In many cases, under involved parents become more involved and in other cases, involved parents become less involved. In some unfortunate cases, some parents simply walk away from their parental involvement and responsibilities.

To help parents adjust to new parenting arrangements, there is an emerging specialty called "parenting and divorce coaching". These individuals have professional backgrounds in psychology, family therapy or social work but more importantly, they are also trained and experienced in the areas of divorce, family dynamics and child development.

Parents who have used the services of parenting and divorce coaches have found it is a cost effective way to work through some of the difficult challenges that accompany divorce with someone who is highly skilled. To learn more about the benefits of parenting and divorce coaching - click here!

Parenting Plans

One of the most critical aspects of settling a divorce when children are involved is developing an effective and workable parenting plan. In spite of its importance parenting plans are often overlooked or not

given the attention they deserve.

A parenting plan is a blueprint for how both parents will provide care for their children as two individuals who no longer share the same home. A well developed parenting plan deals with much more that time sharing arrangements. And most importantly, a parenting plan takes into account the changing needs of children as they grow and mature.

FREE PARENTING PLAN TEMPLATE

I developed a <u>parenting plan template</u> that you are welcome to download for your own use or share with others who may also benefit from it.

This parenting plan template is easy to use and will guide you through the steps needed to address the important aspects of your parenting role.

You will find it to be a very useful tool is settling your divorce even if you are caught in a custody dispute.

Click here to download now!

Custody Evaluations

As the number of custody battles continues to rise, so does the number of custody evaluations being ordered by the courts. As a matter of fact, you can almost be certain that if you and your ex are unable to come to terms on how you are going parent your children post divorce, then the judge will order a custody evaluation.

Custody evaluations are very detailed and thorough assessments of a family. Their purpose is to determine what type of parenting arrangement will best meet the needs of the children involved. A custody evaluation will make recommendations about whether there should be sole or joint custody, with whom the children shall reside as well as the type of access for the noncustodial parent. It may also address issues regarding a parent's desire to move the children to another jurisdiction and away from the other parent, matters of religion and concerns about parental competency.

Custody evaluations are generally conducted by psychologists, social workers or family therapists who have received training in conducting custody evaluations. Often times, the evaluations include psychological testing by a registered psychologist. Most parents who have been through a custody evaluation find the experience to be extremely stressful and anxiety provoking. After all, it's pretty unnerving to have someone else may comments about your ability to parent!

FREE TIP ON SELECTING A CUSTODY EVALUATOR

The best way to get a feel for the types of recommendations a custody evaluator may make or any biases he or she may have is to obtain copies of previous reports submitted to the court. Any filed in court is public record and can be a accessed by anyone.

If you seem to be heading toward a custody evaluation, then it is best to do your homework ahead of time. Although there is no way to guarantee the outcome of your evaluation, there are some definite tips about how to gain an edge in the process. A great starting point in educating yourself is by becoming familiar with the "Guidelines For Custody Evaluations in Divorce Proceedings". This document explains in detail the standards for how custody evaluations should be conducted.

As in any profession, there are good custody evaluators and not so good ones. By properly educating yourself, you will be able to make the best choice and not leave it up to chance. In most cases, you will be able to put forward two or three choices. Often times, the other side is unprepared. If this is the case, you will have the upper hand. If the other side is prepared, then there is still a reasonable chance that one of your selections will still be chosen.

Once a custody evaluator has been agreed upon and retained, the next step is to make sure that you are properly prepared for the process. This is where a divorce coach/consultant can walk you through the process and even give you a test run of the questions you will likely be asked. Learning how to conduct yourself during a

custody evaluation and framing your responses in a way that will impress an evaluator could have significant impact on the recommendations that are made.

The decision to go the custody evaluation route is an important one. In some cases, a custody evaluation can cause more harm than good. You will find that custody evaluator's will often highlight parents' weaknesses rather than their strengths. So it is essential that you understand what's at stake and what you are getting yourself into.

FREE TIP ON WHAT TO DO DURING A CUSTODY EVALUATION

As a general rule, your primary focus during a custody evaluation should always be on the "best interests" of your children and not on pointing out your ex's flaws. Discussions about your ex should be framed as "concerns" so they won't be perceived as "bad-mouthing", vindictive or running him or her down.

I prepared an e-Course on how to prepare for a custody evaluation. It provides solid tips and information about how to effectively get through the process and gain a powerful edge on its outcome.

Some of the topics covered in the e-Course are:

✓ What you need to do to thoroughly check out your custody evaluator?

- ✓ How to ensure that the custody evaluator has the appropriate credentials, training and experience for your family situation?
- ✓ What are the accepted guidelines that custody evaluators should follow?
- ✓ Why the "referral questions" are so important?
- ✓ What are the different components of a custody evaluation?
- ✓ Who to choose for collaterals?
- ✓ What are the things a custody evaluator is looking for in an assessment?
- How to communicate your concerns to the evaluator in a positive way?
- ✓ What are the things you need to avoid so that you will not make a bad impression?

For more information about <u>"Preparing For a Custody Evaluation:</u>
Things You REALLY Need to Know!" - CLICK HERE!

More Important Information about Custody Evaluations ETC.

One of the first things I am asked about when I am approached by clients or attorneys who are interested in consulting with me is my credentials. Without a doubt, this is very reasonable request because as I stated earlier, there are a lot of people out there who call themselves divorce professionals – but really aren't. Unfortunately, it is these individuals who give the rest of us bad reputations and cause people like you to have a dim view of the "divorce industry".

When it comes to choosing a custody evaluator it is vital that the

person has had training in how to conduct a custody assessment. I am pleased to say that I am fortunate to have what I believe to be training from the best in the area of divorce and custody issues: the late Dr. Gardner (more to be said about his work in the next chapter) and Dr. Barry Bricklin and Dr. Gail Elliot. Drs. Bricklin and Elliot are highly respected psychologists whose assessment tools are used widely by custody evaluators.

Aside from being proud to have received training from these professionals, I want to make you aware of two excellent resources developed by Drs. Bricklin and Elliot. Recently, they produced two programs developed to assist parents in having the best chance of winning a favourable custody arrangement. As you might have already guessed one is geared toward fathers while the other one is geared toward mothers.

The information provided in their programs is invaluable. For examples, parents will learn fourteen "key behaviors" that differentiate between parents who do well in custody disputes from those who do not. Drs. Bricklin and Elliot consider these behaviors to be strategically critical.

They also identified the single biggest mistake a parent in a custody dispute can make. And they state that the ironic thing is that the legal system actually encourages parents to make this huge mistake. Finally, their program helps parents identify the strategies that will be used against parents to undermine them personally.

I learned a lot from Drs. Bricklin and Elliot and I am sure you will too. I strongly urge you to read up on what they have to offer. Click here for more information.

Coping With Children's Distress During Divorce

It is very normal for children to react to their parents' separation and impending divorce. Think about it... if you're upset and stressed out, your children will be so as well. While adults have the maturity and capacity to understand what is going on, children do not. When they see their parents upset, they respond in kind.

Even very young children (those under four years of age) react to the changes in routine. It is unreasonable to expect any child to not notice or respond to the changes that accompany divorce.

Not knowing what to do only adds to parents' stress during an already challenging time of life. Check out "The Divorcing Parent's Guide to Coping With Children During a Difficult Time" for some helpful insights and tips on lessening the burden for your children and yourself.

Different Types of Custody Arrangements

Divorce usually requires that parents adopt new ways to or alter old ways of parenting and caring for their children. No longer living in the same household as your spouse is the primary basis for this change. Without a doubt adjusting to being a parent while residing apart from your children may pose one of the greatest adjustments for all concerned.

The general attitude of family law courts in western countries is that children benefit most from having both parents in their lives. As a consequence, the courts are increasingly supportive of custody and parenting arrangements that allow children to maintain their relationships with their Moms and Dads regardless of where they live. Today, the courts are leaning more and more toward "joint custody" as the norm.

On that note, it is important to become aware of some terms which will likely have a direct bearing on how the courts will define your legal role as a parent.

Here are some important terms you should take note of:

<u>Joint custody</u> – this means that you and your spouse remain "legal parents and share in jointly making decisions about your children's health, education, religion and general welfare. As well, having joint custody means that each parent needs to be in agreement about removing the children from their jurisdiction, traveling to another country or signing documents on your children's behalf. Basically, joint custody means a continuation of your legal role as a parent that you had since your children were born. Joint custody does not necessarily mean that you will have equal time or access to your children.

<u>Sole Custody</u> – this means that one parent remains the legal parent and has the right and responsibility to make all decisions regarding the children. The parent with sole custody is not required to consult with or obtain permission from the other parent on any matters pertaining to the child. The parent with sole custody does not require the other parents' signature on their child's passport and as such is free to travel freely with the child.

Shared Parenting or Custody – this generally refers to the timeshare arrangements between parents with joint custody. Usually, this term assumes that parents in a shared parenting arrangement will have equal or close to equal time with their children. In these arrangements, parents typically live in the same jurisdiction to facilitate schooling, health care, social activities etc. There are many different types of shared parenting arrangements or schedules depending on the ages and needs of the children involved.

Access – this term generally refers to the time that the non-custodial or non-residential parent spends with his or her children. It assumes that a shared parenting arrangement is not in place. Typically access periods occur for an evening mid-week and over the weekends. As well, extended access periods are designated for parts of major holidays (Christmas, Easter, Thanksgiving) as well as for breaks in school (Spring Break, summer vacation). Specific access periods are also provided for parents' birthdays and Mother's day and Father's Day.

Remember, it is important to clearly understand the differences among these terms so that you can ultimately instruct your attorney on how to proceed in your case.

Tools to Parent (and Co-parent) More Effectively

One of the biggest challenges facing divorcing parents is finding ways to maintain their relationships with their children. This is especially true for parents whose circumstances result in timely physical separations from their children.

Fortunately, there are some excellent resources available to assist parents and children to maintain their relationships even from afar. Here one example of this type of exceptional communication resource:

<u>Virtual Visitation</u> - Virtual Visitation involves using tools such as personal video conferencing, a webcam, email, instant messaging (IM) and other wired or wireless technologies over the Internet or other communication media to supplement in-person visits and telephone contacts between two people.

It has great application to help children and their noncustodial parents to stay in touch. It is also an excellent way for parents and children to communicate regardless of their custodial arrangement or the distance between them. Visit the website for a short video on how the virtual visitation works. The best part of all – **this service is completely free!**

CHAPTER SEVEN - When Custody Disputes Turn Ugly!

The Case of Parental Alienation Syndrome

Parental Alienation Syndrome or PAS is a phenomenon that develops almost exclusively as a by-product of separation and divorce.

The late Richard Gardner M.D. coined the term "PAS" in the early 1970's when he started to write about behaviors that he observed in children whose parents were divorcing. In particular, he noted that among some of these children, their once warm, loving and healthy relationship with both parents prior to divorce suddenly altered to the extent where one parent was loved and the other one was outwardly despised and rejected.

Upon further investigation, it was found that the "loved" or "preferred" parent had coerced the child into a partnership of maligning and denigrating the other parent. Therefore, PAS is a condition where one parent deliberately attempts to sever the relationship a child has with the other parent and in doing so, he or she engages the child in the vilification of the other parent.

FREE ARTICLE ON PAS

I created a short user friendly discussion on PAS. You can read it here.

Back in the 1970's when PAS was first identified; mothers were most often reported as the parent responsible for this regrettable situation. Today, there appears to be an even split between mothers and fathers who initiate PAS in their children.

WHO IS RESPONSIBLE FOR PAS - MOTHERS OR FATHERS?

It is thought that the shift in the initiators of PAS from being predominantly an issue involving mothers to one that is now equally shared by both mothers and fathers as having to do with:

- ✓ Fathers playing a more active role in their children's lives
- ✓ The increase in dual income families
- ✓ Child support based on both parents' ability to support their children

Based on the factors just identified, you can now see how finances play into the mix. However, the more important issue regarding PAS is how it plays out in custody battles.

PAS is very controversial. You may ask, how so? The answer has to do with strong "political" underpinnings which tie into the issue of child support and who pays it. PAS quickly evolved into a gender war with two factions involved: the feminists and the fathers movements, each presenting very strong opposing views. Unfortunately, the attention given to the politics of PAS has taken away from the real issue - that children are being used by parents who are selfish and motivated by revenge and money.

Many parents are confused as to what exactly constitutes PAS. What needs to be clearly understood is that PAS goes far beyond one parent "badmouthing" the other. In true PAS, there is a campaign of denigration of the targeted parent that includes the involvement of the children in the process. The critical issue is that the children are

active participants in demeaning, denigrating and rejecting the targeted parent.

There is no shortage of PAS resources on the internet. Simply use the search terms, "parental alienation syndrome", "parental alienation", "PAS" or "Dr. Richard Gardner".

FREE PAS ONLINE RESOURCES

- √ http://www.helpstoppas.com
- √ http://www.rgardner.com/refs/
- √ http://www.coeffic.demon.co.uk/pas.htm
- √ http://www.parentalalienation.com/PASdirectory.htm
- ✓ http://www.deltabravo.net/custody/pasarchive.htm
- √ http://home.att.net/~rawars/

How to Know If Your Children Are Being Affected By PAS?

Many parents mistakenly assume that their children are victims of PAS. AS I said earlier, the <u>critical issue</u> in PAS is that the children cooperate with the alienating parents in the campaign of denigrating and rejecting the targeted parent. It is much more than children's observed loyalty and/or upset with a parent that is often observed in children following their parents' separation.

Dr. Gardner identified the following criteria as indicators of PAS:

- ✓ There is a campaign of denigration initiated by the alienating parent and involving the children
- ✓ Weak, frivolous or absurd rationalization for the deprecation of targeted parent
- ✓ Lack of ambivalence on the part of the children for their conduct with respect to the targeted parent
- ✓ Children exhibit the "independent thinker" phenomenon I.e., they
 attest to not being influenced by anyone
- ✓ Reflexive support of the alienating parent
- ✓ Absence of guilt
- ✓ Spread of animosity to the extended family of the targeted parent

What Can You Do When You Believe That Parental Alienation Syndrome?

Parental Alienation Syndrome is a very serious problem. If any of the above criteria describe your child's behavior, then do not ignore it thinking that it will subside or go away on its own. That is not how PAS works.

Unfortunately, the alienating parent typically does not stop the process until there is formal intervention or until the children are completely alienated from the other parent - no longer requiring their input. If you believe that PAS is affecting your children, then act now - DO NOT WAIT!!

Because PAS is not well understood, many attorneys and judges lack familiarity of it and consequently, they are often not able to quickly Identify it. In light of this, it is imperative that you do not exclusively rely on your attorney to formulate a PAS argument in court. As a parent and a client, you must provide your attorney with the information that he or she will need to convince the judge that your children are being adversely affected by the other parent's actions.

The first step in dealing with PAS is to recognize it.

The second step is to educate yourself and your attorney.

When it comes to informing your attorney about PAS, it is best to do so with a credible, concise and readable document that summarizes the relevant issues that differentiate PAS from the normal adjustment problems seen in children of divorce.

I've prepared a fully referenced e-Report entitled <u>"Children's Adjustment to Divorce: The Case of Parental Alienation Syndrome".</u> It cites the most current theories and research on the subject and clearly outlines how PAS develops and what to do about it.

For more information, **CLICK HERE!**

CHAPTER EIGHT - When The Dust Settles...

Even the ugliest and most acrimonious divorces do finally come to an end. And when they do, many are left wondering, is there life after divorce? And if there is, what will it be like and how does one move on?

After all the months (and for some - years) of legal wrangling, there is an almost empty feeling when it is finally over. The challenge for many is to be able to pick up the pieces, reconstruct lives and to move on. This is often easier said than done.

Because prolonged contested divorces tend to be expensive, there is almost always a significant financial hit to be dealt with once the final legal bills are dealt with. That's not to mention regrouping after the settlement figures are established.

Getting Involved in a Relationship - Again

Most separated people do not follow this advice - however, I will give it anyway. For the record, it is best to give yourself at least a year to decompress following a marital/relationship break-up. Why?

There are a number of reasons but the main one is that the stress and emotion associated with separating often clouds one's thinking when it comes to relationships. And although there is often a huge pull to be connected to someone caring, if you haven't completely closed the door on one relationship, it may cause you to get involved in another for the wrong reasons.

It is also important for people to take the time to get to know themselves and their own needs. The best way to do that is to be by themselves because it is only then, can they really get in touch with who they are - without outside interference or distractions. Finally, if there are children, they will likely need your attention. Having a new relationship brewing will not only be a distraction but it will most certainly be a source of jealousy for your children.

To learn more about the process of rebuilding your life following divorce, check out <u>"Lifeline After Divorce"</u>. It's not an ebook but a divorce recovery program that helps people regain control and confidence in their lives.

AFTERWORD

I hope you found "The Divorce and Custody Resource Handbook" of benefit as you embark on a challenging period in your life.

Please <u>do not delete</u> this ebook. You see, I will be updating the links in it from time to time. In that way your ebook will stay current with information as it becomes available. I will also contact you about revised versions as they become available.

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