

CONSUMER'S SURVIVAL GUIDE TO A MICHIGAN DIVORCE

How to protect yourself and your children from
the unrelenting stress, high cost, and
emotional trauma of divorce



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How to Survive a Michigan Divorce

19 Mistakes Spouses Make When Divorcing

MISTAKE #1: Failing to understand the legal process. It is essential that you hire an experienced attorney who can guide you quickly and inexpensively through your divorce.

MISTAKE #2: Confusing your need for emotional divorce and recovery with the business decisions of separating assets and debts fairly. The legal process of divorce deals only with assets, debts, and caring for your children. Emotional issues are yours to work out with friends or a therapist.

MISTAKE #3: Forgetting to weigh the cost vs. the benefit of each contested decision. Some things are worth fighting for; others aren't. Always weigh the cost of the fight against the benefit you will derive to see if the issue is worth the expense.

MISTAKE #4: Putting emotional value on winning the final contest with your spouse or, even worse, hurting your spouse -- rather than on assuring yourself a good situation when your divorce is completed. You're wrong to view this as a contest. You're wrong to try to hurt your spouse. After the divorce has ended, you want a good, positive environment in which both you and your former spouse can raise your children.

MISTAKE #5: Hiding assets, cheating and lying. If your spouse suspects you are being dishonest, your spouse will tell his/her attorney, who may figure out at great expense how to prove your deceit. Then your spouse's lawyer may cause you to pay for the entire deception.

MISTAKE #6: Believing that to win the children, the children must lose the other parent. The greater the win, the greater your children's injury and loss.

MISTAKE #7: Deciding to fight everything. The greater the fight, the more costly the process becomes and the more you pay. Fighting over every asset can assure the assets will be sold to pay for the fight.

MISTAKE #8: Believing you will get revenge for all the pain your spouse has caused you. Every attack results in a defense that injures the attacker. As a result, revenge becomes a form of self injury.

MISTAKE #9: Believing you don't need help to protect yourself from further injury. If you believe your spouse will take care of you in your divorce, your spouse will, but not in the way that you want. You need to take control of and make each business decision involved in your separation and divorce. These decisions form your foundation for the initial success or difficulty of your separate life.

MISTAKE #10: Not moving quickly to divide assets and separate fairly when it sounds as though your spouse might. Often, early on, people can recognize the fair division and divide their property. Fear of further pain, confusion, and your not knowing what you want for yourself can cause conflict over items of small value. Avoid a final contest of wills. If your spouse feels a victory in accomplishing what is for you a quick and painless decision, good. If your spouse feels a win in a decision in which you win too, good. Make decisions that care for you -- and leave your spouse's feelings about winning or losing to your spouse.

MISTAKE #11: Not taking the time necessary to assure yourself that everything is fair. You need to review each decision with your own internal sense of fairness. Also, you need to review the fairness of each decision with your attorney or, if you are representing yourself, with someone whose purpose is to help you review decisions impartially -- separate from your injured feelings.

MISTAKE #12: Trying to be sure every detail is fair and in place. Separate the business decisions in divorce from the emotional choices, pain and recovery. If you are concerned with every detail, you may be forgetting the resulting expense in attorney's fees. You may be acting with the fear that unless you nail down every detail, you might be hurt again by your soon-to-be ex. But in reality, you must make the business decision about when enough is enough.

MISTAKE #13: Believing "supportive" comments of friends about not "getting taken" and what a jerk your spouse is. Deal with your pain separately from your spouse and the business decisions of ending the divorce. Each attempt to "get" your spouse will boomerang and further injure you. When divorce is at hand, you need to end the injury. That means ending all efforts aimed at your spouse other than communications of sorrow, mutual loss, and supporting your spouse's relationship with the children.

MISTAKE #14: Failing to start with a realistic vision or goal of what you want to have when your divorce is over. Know what you need emotionally and in the form of money or property to succeed in your separate life. Aim each decision at accomplishing those goals.

MISTAKE #15: Choosing the wrong attorney. Hiring a lawyer is a decision that deserves a great deal of research and attention. It's easy to choose the attorney with the flashiest web site, largest yellow-pages ad, or closest office to your home. But what you really want is the lawyer who has the knowledge, skill, judgment and experience to get you through the divorce process with the least negative impact on your children, your finances and your emotions. Make sure the lawyer is someone you trust, someone you like, and someone you can depend on for competent advice.

MISTAKE #16: Not following your lawyer's advice. During a divorce, you'll get advice from nearly everyone you know, and perhaps even people you don't know. Remember: Divorce is a legal process and the person best trained and experienced to handle the legal process is your lawyer. When selecting a lawyer, make sure you choose an attorney you trust. Then, when your lawyer gives you advice, follow it. Certainly, as the client, you should ask questions if your lawyer suggests something you don't understand or something with which you don't agree. Add to this the emotional roller-coaster ride of divorce, and you'll probably find times you're confused or not

thinking clearly. This is natural and normal. Also, that's another reason to trust your lawyer to help you make clear decisions based on his or her experience. You may want to take more risks than your attorney recommends. That's okay. But be sure your attorney explains -- and you understand -- the possible consequences of those risks. Obviously, the more experience your attorney has, the more likely that your lawyer can help you make good decisions.

MISTAKE #17: Failing to write out a plan to help you with your emotional pain and recovery. Your divorce is the legal process of dividing your assets and debts and creating a plan to care for your children. Your divorce does not include setting up a recovery plan to work with your emotions. Make sure you take specific steps to deal with your emotions. A good attorney can make helpful suggestions in these areas.

MISTAKE #18: Making decisions that don't make sense when you evaluate them based on their costs and benefits. It does not make good business sense to "win" your battle and then bankrupt yourself with huge attorney's fees. Nor does it make sense to fight over assets you will later have to sell to pay your attorney. Look at all decisions from the standpoint of their cost and benefit. If you aren't sure what to do in a particular situation, ask your lawyer for his or her input.

MISTAKE #19: Being overly concerned about your spouse's feelings. It's natural that you are concerned about your spouse because going through a divorce is difficult for both of you. But if you spend your energy trying to look out for your spouse, you'll end up shortchanging yourself and your children. Your spouse should assemble a support system that includes a therapist, lawyer, friends, and others. They will do what they can to make your spouse's life easier. You make sure that you take care of yourself and your children and leave your spouse's needs to others.

- *Contacting Us* -

If you have questions about Michigan Divorce, please call (269) 985-0600 today or send your e-mail to info@HarrisLawOfficePLC.com to schedule a consultation.



HARRIS LAW OFFICE, P.L.C.

811 Ship Street, Suite 302 ❖ St. Joseph, Michigan 49085
Telephone 269-985-0600 ❖ Facsimile 269-095-0601
E-mail info@HarrisLawOfficePLC.com

38 Costly, Destructive Misconceptions about Divorce

MISCONCEPTION #1: Divorce is a contest. Not true. You and your spouse probably have different views, needs and goals. This may cause you to conclude you are in a contest that can be won, hoping that your views will be proved correct. But that's not true. Instead, divorce is a decision-making process. The process attempts to (1) find an accurate set of facts, (2) divide the assets and debts fairly, and (3) create a parenting plan that cares best for the children. Then you and your ex-spouse go your own direction. No question, both of you will be disappointed with the result. But the more you understand about the process and the more quickly you move through it, the sooner everything will be over, the more money you'll save, and the sooner you'll be on the road to emotional good health.

MISCONCEPTION #2: I can win this battle. No, you can't. Many people seeking a divorce talk about "winning," but if you remember nothing else I tell you, remember this: No one who goes through a divorce ever wins. The end of the process is not victory; the end is that you and your spouse are divorced. The process aims at fairness. If your spouse wants it all, you may feel that you won when the judge orders a fair resolution. If you want more than seems fair to the judge, you risk losing. When one spouse wants more than is fair, both lose thousands of dollars to their attorneys for the cost of a trial. If a judge concludes that your facts are true, and that your goals and needs are reasonable, you may feel as though you have won. But still you may not get what you want. The judge's primary goal is to fairly divide property between you and your spouse, and to create a reasonable plan to care for your children.

MISCONCEPTION #3: Our opposing views will force a trial. Not always. Confusion over which facts are accurate and true can force your divorce to go to trial. However, your differences may not force a trial where the facts required for a good decision can be agreed upon or otherwise developed.

MISCONCEPTION #4: The only cost of trial is the money for the attorneys. Wrong! Trial will wring both spouses and all the children through an expensive, intense, emotional roller-coaster. Each person will be tossed out at the end, hurt, financially spent and emotionally exhausted. Everyone will be glad when the trial is over, even if they are disappointed with the results. This will be true whether you have the most skilled or least able attorney.

MISCONCEPTION #5: I will feel better after we go to trial and my attorney proves I am right. No you won't. Right now, you may feel as though your fears and pain will end and that your hopes will be achieved by "winning" at trial. But this isn't true. Even if your lawyer proves your facts are true, you may not like the judge's decision. What's more, your spouse may not accept the decision and continue the emotional battle. Your fears and pain may continue or grow even worse.

MISCONCEPTION #6: When the judge decides who gets what, the battle will be over. Maybe. The judge divides the assets and debts and decides on a parenting plan. Each spouse decides whether and when to heal emotionally and end the conflict.

MISCONCEPTION #7: I will feel better after the trial is over. Probably not. Trial exposes misconceptions, false beliefs, lies, bad decisions and hurtful conduct. Trial is cold and cruel to feelings. It can create more upset and lasting pain. Trial often feels like the final betrayal. It leaves both you and your spouse to deal with your feelings alone. After the trial you will have different problems, some resulting from the trial. If you want a solution that will help you feel better, friends and therapists can help you with your pain, fears and feelings much more effectively and much cheaper than hiring a lawyer to go to war.

MISCONCEPTION #8: I can save money by hiring a cheap attorney and limiting my attorney's preparation. Never. To come out ahead at trial requires great skill and intense preparation, both of which are expensive. To win financially, you must weigh the cost and benefit of each dispute. If you're thinking about going to trial, look at two considerable risks: First, if you hire a cheap attorney to save on fees, you increase your risk of not getting what you want. On the other hand, if you hire a skilled attorney who prepares your case in great detail -- which is essential for a positive outcome -- legal fees could consume a good portion of anything you are awarded at trial.

MISCONCEPTION #9: I can win custody of the kids and then calm things down by giving the other parent more liberal or flexible time. In essence, by being a good guy, I can resolve the emotional conflict after I get control. It sounds possible, but it doesn't work. The children get hurt on the first day of separation and conflict. That injury develops scars. You start working together when you start working together. Working together stops further injury and helps start healing. In addition, children need the insight of both parents. We avoid serious parental mistakes best when we have a second involved, committed parent thinking about and offering insights about the children. Working together doesn't start when one parent gets control. It happens when both heal enough to accept the situation and cooperate. The more you cooperate in making decisions and caring for the children, the better the children will do. The less you cooperate, the more pain you inflict on the children.

MISCONCEPTION #10: I can win the children's love and loyalty by exposing my spouse's failings and mistakes. Bad idea. Saying things in front of the children to express your own pain or expose your spouse's failings injures the part of the children they identify with your spouse. When the kids lose feelings and loyalty for either parent, they lose feelings and respect for themselves.

MISCONCEPTION #11: I will be happy with the judge's decision. Maybe or maybe not. You will be pleased with the result to the extent that your hopes are based upon the decision-making process. You will not win all of the assets. Instead, you will win a more or less fair division of assets. You can get custody of the children. But you will have healthy, happy children only to the extent that the parenting plan keeps both parents involved in parenting. A good parenting plan allows each parent to offer positive skills to the children and keep the children safe from both parents' worst weaknesses.

MISCONCEPTION #12: I can win if I delay giving information, hide assets and avoid questions. Wrong! If you delay giving information, hide assets, hide evidence of value, avoid questions or give obscure answers, the judge will be prejudiced against you and you will not get the result you want.

MISCONCEPTION #13: I can get revenge by taking the assets and the kids and leaving my spouse with the debts. No. The decision-making process aims at fair division of assets and debts and a parenting plan that best nurtures the children. This usually means both parents spending time with the children in important ways.

MISCONCEPTION #14: I should be open with my children about my pain, injury and grief. Not a good idea. If you share your pain, and talk about the confusion and difficulties caused by your spouse, you sound as if you are blaming your spouse for the divorce. Your child understands that you are hurt, plus your child knows that good people don't hurt other people. As a result, your child concludes that your spouse is, therefore, a bad person for doing this to you. What's more, your child sees you are injured and wants to be loyal to you because of your circumstances. This causes your child to take sides with you against your spouse, which is destructive to your child and his or her relationship with the other parent.

MISCONCEPTION #15: I should keep quiet about the divorce and not tell the children what's going on. Yes and no. Children should not know the legal details of the divorce, nor should they hear bickering about what the other spouse said and whether it's true. Children do need to know about the events that will affect them, stated as clearly and objectively as possible. A mother might say, "Tomorrow, your daddy will be moving to another house." The child understands this will happen the next day as a planned event. A father might explain, "You will still be living with both of us. Sometimes you'll be at your mommy's house and sometimes you'll be here with me." To explain going to court, a mother might say, "Your father and I are trying to make the best decisions about how to live in two houses and provide the best care for you. Today, we're getting help from someone who knows more about this than we do."

MISCONCEPTION #16: I should be honest and open with my children and treat them as if they are adults. No, you shouldn't. This type of openness, in which you give children details only adults would understand, poisons the child against the other parent. In this way, parents traumatize their children.

MISCONCEPTION #17: I can win my divorce by out-maneuvering my spouse. Odds are you won't. Maneuvers cost both you and your spouse money to figure out and counter. Lying and trickery require skill and effort to expose. Once exposed, the judge tends to make the trickster pay the added fees for both spouses.

MISCONCEPTION #18: I will win this battle by proving my spouse wronged me and is bad -- and by proving that I am good. No. Your efforts to prove your spouse bad and you good will result in a costly trial. Efforts to prove good and bad confuse your efforts to set up a parenting plan and to justify custody. Proof of parenting skills or lack of parenting skills aims at showing which parent can better serve the needs of the children. If you try to prove things in front of your children, you hurt the children. If you try to prove bad and good in front of the court, you have a less effective case for custody. Your effort to point a finger at your spouse discloses an unwillingness to heal emotionally and stop the conflict. It predicts extended conflict with your spouse and injury to your children. It justifies unnecessary litigation.

MISCONCEPTION #19: I can get even. Not true. Divorce is an attempt to stop the fighting between you and your spouse. If you want to get even, then your aim is to continue the fight. Your spouse will then defend herself, and you will continue to be hurt. And if the court sees you continuing to fight, the judge may hold it against you. Instead of fighting, focus on caring for yourself and your children.

MISCONCEPTION #20: I can cleanse myself of fault before my parents, friends, children and me. Probably not. Custody trial requires, in part, proof of bad judgment, bad actions and bad intentions. But just as you will prove your spouse's faults, your spouse will prove yours.

MISCONCEPTION #21: I will feel better after the judgment is entered. No. You may feel relief in having the trial and uncertainty over. But you, your spouse and your children won't feel better. Courts deal only with legal separation and nothing more. The emotional process is left for you to work through by yourself or with friends or therapists. When you try to use the legal process to deal with your emotional pain, your costs and disappointment multiplies.

MISCONCEPTION #22: Blaming is important to the legal process and to my well being. No. Michigan does not require fault to divorce. Each spouse has a different view of why things went wrong that usually starts with their spouse's bad conduct. If you blame your spouse, you may justify and win more support from friends, family and children. But blaming prevents introspection and avoids using your power to accept responsibility for your mistakes.

MISCONCEPTION #23: I am innocent and I want the court to know I had no part in causing the problems that brought our marriage to an end. Wrong! Blaming your spouse for the failure of your relationship has no place at trial in Michigan. Innocence, fault, guilt and blame are part of the emotional contest and only increase your cost, pain and confusion during divorce.

MISCONCEPTION #24: My situation is unique. The courts have never seen a case like this before. Not true. Thousands of couples have worked through similar situations. The process of getting a divorce is well worn, thoroughly explored and well understood. The successes and failures of previous couples have taught attorneys and the courts a great deal, which they pass along to you in the form of advice and orders. Good advice can move you through the process faster, more effectively, and at less emotional and financial expense than anything else.

MISCONCEPTION #25: Each dispute requires one-upsmanship, stealth, deceit and trickery. Not true. These only multiply the expense of divorce. Courts are designed and attorneys are trained to discover and prove these deceptions. When proven, they can anger the judge and result in the trickster paying for the other side's fees.

MISCONCEPTION #26: The children will benefit from getting rid of my spouse. Not true. Children need to have their value confirmed from contact with both parents. Michigan now prefers to give custody to the spouse most supportive of the other parent's relationship with the children.

MISCONCEPTION #27: The children will know my spouse is no good by her actions, and I will imply it in my conversations with them. Maybe true, and you could. But these actions injure children and give your spouse evidence to prove that you should not have custody of your children.

MISCONCEPTION #28: The children will have sympathy for me and my difficulties with my evil spouse. They should not. Telling your children about your injury or using them as a source of emotional support stands parenting on its head. It asks the children to parent the adults.

MISCONCEPTION #29: The best lawyer is the toughest, meanest and most cutthroat. Not true. Hiring a tough, mean, cutthroat lawyer may satisfy your need for protection and revenge. But a mean lawyer's conduct only complicates the process, delays resolution and multiplies your attorney's fees. The best lawyers cooperate in moving you through the process swiftly and fairly. They have the skills and experience to find and present evidence that communicates convincingly. They sense your pain and can direct you to help outside the legal process, without disrupting the legal process. In addition, the best attorneys can coach you through the decision-making process so you better cope with parenting, legal, and financial challenges while you recover emotionally.

MISCONCEPTION #30: When I delay the divorce process, I help assure that I am dealing carefully with this decision. Not so. The only thing that helps you make careful decisions is to have accurate information on which to base your decision. Delay helps only when gathering the evidence requires additional time.

MISCONCEPTION #31: The court needs to know that my pain and unhappiness come from my spouse's failures. Not true. This is part of the emotional recovery process. Making it part of the legal process complicates the divorce and increases your expenses.

MISCONCEPTION #32: I have no power in this matter. Wrong. This feeling comes from the failures that have occurred in your marriage. Each choice you make today demonstrates your power. Your failure to choose and failure to act delays the solution and complicates your divorce, increasing your costs and your risk of failure.

MISCONCEPTION #33: Divorce is a negative process and offers no opportunities for the future. Not so. While divorcing isn't fun, it gives you the opportunity to learn, grow and attain a healthier and happier situation. The good choices you make today should build the foundation for the balance of your and your children's home, family and parenting. Understanding the mistakes you made in this relationship may give your next relationship life that this one did not have.

MISCONCEPTION #34: I need an attorney to help me prove that my spouse is wrong. Not so. The best attorneys find and prove facts that help you show why your desired resolution provides better parenting for your children, more accurate values on assets, and a more fair and reasonable result.

MISCONCEPTION #35: I should believe supportive comments by friends, such as “She is such a jerk,” “She will take the children,” and “She will take everything.” Bad idea. Friends give far better emotional support than attorneys, and at less cost. Their friendly support helps with the emotional conflict, injury and healing. But when it comes to the legal divorce process, you should trust your attorney to help you make decisions. When you allow friends’ emotional comments to influence your choices, you increase the conflict, complexity and expense of your divorce.

MISCONCEPTION #36: I will do all of the above, but I will be fair. Not so. The act of carrying out the above misconceptions injures you, your spouse and your children by delaying resolution, intensifying conflict, increasing costs and suffering. Divorce should be part of a healing process for you, your children and your ex-spouse, who is now your partner in the business of raising the children.

MISCONCEPTION #37: The more you pay to hire an attorney, the better the attorney and the result. Not so. The more you pay, the more you pay. Often high fees pay for the prestigious office space, plush decor and abundant staff. Select the attorney you like who (1) answers your calls and your questions, (2) understands the process thoroughly and helps you makes sense of it, (3) uses your efforts to help gather evidence early, (4) coaches you past mistakes, (5) directs your behavior in unfamiliar circumstances, and (6) understands and explains your story well. Then review the expenses both hourly and overall for the anticipated tasks. Can the attorney help you understand and make cost-saving decisions even when they increase some risks of failure?

MISCONCEPTION #38: I can represent myself in this process even though we dispute everything. Not a chance! The lawyer who represents himself has a fool for a client. The client who represents himself is lost. You can almost always do SOME of the work yourself. And in some cases, you can do MUCH of the work yourself. Having an attorney review and direct your efforts can multiply your effectiveness and eliminate costly mistakes. Making the truth-discovery process work requires more than making it look like a trial, more than understanding the rules, more than having good people skills. When you hope for a trial to work without understanding the law or the process, and while emotions range from high to low, you hope for the impossible. Personally, when I need help in court, I hire a lawyer to advise me and I do the leg work. You can, too.

- Contacting Us -

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HARRIS LAW OFFICE, P.L.C.

811 Ship Street, Suite 302 ❖ St. Joseph, Michigan 49085
Telephone 269-985-0600 ❖ Facsimile 269-095-0601

E-mail info@HarrisLawOfficePLC.com

16 Important Steps in Preparing for Divorce

STEP #1: Acknowledge that your marriage doesn't work. Part of the sense of tragedy and loss in divorce comes from the feeling that you could still have your hoped-for marriage -- if only you could make it work -- if the hopes you had in creating it could still be realized -- if some miracle, added effort, or a missing ingredient could turn your marriage around. Part of being at peace with the decision to divorce -- and the need to go through the pain and financial consequences -- comes from recognizing and accepting the aspects of the marriage that do not work for you or your spouse. Both of you must be satisfied with the marriage for it to continue. Once the process begins, it helps to be free from doubts about whether to divorce. If you still have hopes or illusions of saving your marriage, you'll find yourself in an emotionally impossible situation and you'll make confusing decisions.

STEP #2: Step back from this crisis and identify your core values. Review this step with a counselor as you proceed through the divorce. These issues deserve your attention:

- (1) Your goals to fulfill your own physical, financial and emotional needs;
- (2) Your goals for the children;
- (3) Your priority for providing your children with the nurturing, loving, and parenting you want them to have;
- (4) Your children's strengths and weaknesses and what they need for support and nurturing from each parent;
- (5) The resources each parent can provide to the children;
- (6) How your children's parenting could be arranged to get the best from both of you in giving the children what they need;
- (7) How much effort you can give toward your children getting the example you want them to have of resolving conflicts, working cooperatively and creating accomplishments.

STEP #3: Respect the emotional injuries. Deal with them first. Recognize they occurred and you continue to feel them and act out of them. Find a therapist or friend you can rely on to help you heal emotionally. Have them help you separate your emotional process and your emotional upset from the business decisions needed in the divorce. Develop at least the following steps in your emotional recovery plan.

- (1) Develop the friends, emotional support and activities to help carry you through a year of birthdays, holidays and events without your ex-spouse. Also, friends can help you with upsets, depression, sadness and outrages that don't get taken out on the children or others, shouted at your ex, or shared with a new lover in a pre-mature relationship;
- (2) Deal with any need to place blame and guilt. Understand how your use of blame and guilt perpetuates your injury and consequently your children's injury. Learn to make other choices and respond in different ways to your ex.
- (3) Use this failed relationship to understand how to enjoy the next one successfully by identifying your power, choices and responsibilities in helping this relationship to achieve less than it promised;
- (4) Separate your spouse from your spouse's misconduct and forgive the spouse, being careful not to make the misconduct okay or open any chance for further misconduct. Let any need to seek retribution for the injuries go; and possibly
- (5) Own your mistakes and apologize for them and the pain they caused.

STEP #4: Hire an attorney who can help you with mediation, arbitration, negotiations or trial. Be sure that the attorney understands family law, has skills in problem solving, the emotional process, psychology of reconciliation and child development.

STEP #5: Tell friends and family about your decision to divorce. Help remove them from the divorce by supporting their continued relationship with your spouse and with you. Their relationship and their family friendships do not have to be changed or destroyed because of your need to change yours. They do not have to choose between loyalties to your spouse and loyalties to you.

STEP #6: Study and create the boundaries you need as a separate and independent person. You need to have separate living space and privacy. You need control over your own financial and business affairs. You need to be free from the consequences of your spouse's finances and business affairs. You need to know that your possessions are safe. You need to know how your children are being cared for, where they are, how to communicate with them and how decisions are being made about their care. These boundaries give you safety. That safety helps stop the need to fight, blame and avoid being blamed. As lovers, you dissolved many of these boundaries; as business associates, it's essential that you rebuild them.

STEP #7: Gather all the information you can. Collect statements reporting the values on debts and assets. Get estimates of present fair market value. Gather all documents of title, deeds, insurance, retirement, profit sharing, deferred compensation, stocks and bonds. Get copies of your last three years' state and federal tax returns. List the personal property of value. Identify what property each of you brought to the marriage and what property either of you got after the marriage.

Prepare this information in three lists. (1) The assets and debts each of you brought to the marriage. (2) The assets and debts you have at the time of separation. (3) The assets and debts you want each of you to have when everything is divided. For assets, use the present fair market value or the value you could get in cash if you advertised and sold the assets within a reasonable period -- 3-6 months for a house. Be sure to include the secured debts, such as the house and car loans.

STEP #8: Consider limiting your credit risk. At the proper time, you should stop any possible charges on your credit by your spouse and set up separate checking accounts.

The Balance of the Steps... involve gathering information that may help in mediation, settlement negotiation, arbitration or trial. However, this needs to be done with limits. Even then, gathering these facts may be too difficult or emotionally explosive to continue. Go only as far as you can and make positive progress.

STEP #9: In any discussion with your spouse, use the following rules either by agreement or simply following them for yourself.

(1) Stop when either person first begins to become upset. Once upset, we do and say what we feel we need to say to protect ourselves from blame, guilt or other perceived injury without regard for the injury we may cause the other person. Stop at the first signs of upset. Understand that you will continue later, within a day or two, when the upset has passed.

(2) Use your own health as a compass guiding your direction and decisions. We usually know what builds our own health and what threatens it.

(3) Identify generally the things that you and your spouse will need to accomplish to have a separate household, financial independence, the ability to pay your necessary expenses and obligations and help care for and parent your children.

(4) Don't allow yourself to be forced into a quick answer. Reflect your spouse's question or concern by restating the gist of it, like this: "I understand you want (then restate what she said)..." Or "I understand you are concerned about (then restate what she said). This raises serious and important issues. I'll need some time to think about this before I respond." This approach acknowledges your spouse's concern, confirms that you will respond, and buys time for you to consider the issues.

STEP #10: Discuss the things.

(1) Identify the things you and your spouse want without discussion of why or how badly.

(2) Discuss the "why" without being upset & if it would be helpful to understand, discuss it.

(3) Identify how you can help your spouse give the children the parenting they need.

(4) Identify how you can help your spouse get the things she needs & you don't want or need.

(5) Use this cooperation to calm fears and build confidence that you can and will cooperate to fairly resolve the tough issues.

STEP #11: Discuss how you can live in two households and raise your children together. Most divorcing people continue their hopes, values and goals for their children's success. Most people have a deep core commitment to their children. Marriages usually fail because of problems with intimacy, emotions, close cooperation, problem solving and differing expectations. Living in two separate households and ending sexual intimacy often solve most or all of the relationship problems. After intimacy problems have ended, parents can often become very effective at communicating and cooperating in raising their children.

(1) Start small. Discuss your and your spouse's hopes, expectations and logistical needs in giving the children the time and parenting they need. Talk about small pieces -- one visit, one day or one month's planned parenting time. Try it and see how it works with the understanding that you may try something different later. Find some small successes first. Deal with easier issues first; save the hard ones for later after you share some success.

(2) Identify the most intense disagreements and save them for later.

(3) Review the things you can agree on in taking care of the children. The children need both you and your spouse. And they need ready access to both of you depending, initially, upon their needs and, later, on a schedule they get used to. The children need to know: you both love them; that they are not responsible for the divorce; that the two of you cannot live together; that the two of you will never live together again; and the decision made about their care. The children need to understand that the divorce is their parents' joint, permanent decision. They

need to know it is not their fault.

(4) Review the things the children need and what each of you can contribute to their care.

(5) Note disagreements clearly as disagreements, not right and wrong attitudes. Don't try to solve the disagreements. Just try to understand the differences as clearly and exactly as you can.

STEP #12: Discuss what each household needs to work physically and financially. What pots and pans do you need? How many sheets and pillow cases will you need? Who gets which beds? How much will it cost to run your household? How can you cover those expenses?

STEP #13: Discuss what is fair to allow your transition from marriage to independence. How soon can you and your spouse be financially self-supporting and independent? What plans do each of you have? What do each of you need to achieve independence? How will the house and retirement savings be distributed so both of you have independence and a fair financial base to face your short- and long-term futures.

STEP #14: Decide whether you can use mediation, go to trial or negotiate and settle. Look for and hire an attorney who can help you with the method you prefer.

STEP #15: Acknowledge that you are both good people who find it too difficult to continue your partnership as lovers. Realize that you and your spouse have a boundary separating you from sexual intimacy, and protecting your privacy, private property and space, just as every other person in the community has. Now you intend to respect and enforce those boundaries.

STEP #16: Affirm your desire to continue your partnership as friends in the business of raising your children. You will conduct business just like any other business partnership. You will communicate important material, make decisions together, cooperate to help the other meet his or her immediate needs, while providing the best love, teaching and caring for your children that the two of you can offer.

- Contacting Us -

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HARRIS LAW OFFICE, P.L.C.

811 Ship Street, Suite 302 ❖ St. Joseph, Michigan 49085

Telephone 269-985-0600 ❖ Facsimile 269-095-0601

E-mail info@HarrisLawOfficePLC.com

19 Smart Ways to Protect Yourself Before You File for Divorce

A divorce is a major undertaking. Just as with any major undertaking, you should prepare beforehand. Here are 19 steps you should take before filing for divorce.

SMART WAY #1: Save up liquid funds. You will need to save money to hire a lawyer. Also, you may need to move out of your home, in which case you will need a deposit of first and last month's rent.

SMART WAY #2: Retain a good divorce lawyer. If you have an electrical problem, you call an electrician. If you do not, you might get electrocuted. Likewise, if you're considering divorce, shop meticulously for a good divorce attorney. A skilled divorce lawyer is a professional trained to understand the process, know the obstacles and guide you as smoothly as possible through the divorce process. Once you hire a divorce attorney, keep in touch with him or her always.

SMART WAY #3: Hire a good CPA who can advise you on the tax implications of divorce.

SMART WAY #4: If you want to get divorced, do not beat around the bush. When you initiate the separation process, it is likely that the debt your spouse incurs post-separation will be his or her responsibility. Likewise, the income you earn post-separation will probably be awarded to you.

SMART WAY #5: Evaluate joint bank accounts. Your spouse might simply take all the money in your bank account, leaving you with no cash. This can be a real problem because even if you have lots of assets, they will not be in liquid form.

You have three options when dealing with a joint bank account. The first option is simply to do nothing. The second option is to take half the money in the bank account and put it in a separate bank account for yourself. The third option is to take all the money in the joint bank account and put that in a separate bank account for yourself.

Which option you should choose depends on your personal situation and on the personality of your spouse. Normally, taking all the money in the bank account will not be to your advantage, as it will make you look bad. In these circumstances, simply taking half the money in the joint bank account may make the most sense. Regardless of which you choose to do, the main point is to consider the issue carefully.

SMART WAY #6: Set up a bank account that is in your name only. Then only you will have access to what it is there. If, however, you fund the account with community fund, you might be ordered to reimburse the community later on. Even so, this is a very good move towards separation.

SMART WAY #7: Evaluate joint credit cards, lines of credit and other liabilities. If your spouse goes on a spending spree, you could be liable for part or all of the money that he or she spends. You can protect yourself by canceling all joint credit cards, lines of credit and other joint liabilities. Also, make sure you keep meticulous track of your bills and debts. Notify all creditors of your pending divorce.

SMART WAY #8: Gather and organize financial records and put them in a safe place. Make sure you know exactly what you have financially in terms of cash, assets and real estate -- right down to the last dime. This includes making an inventory of valuables such as safety deposit box contents, jewelry, artwork and silverware. Keep copies of everything in a safe place. Make sure you have all of your wills and trusts on hand for review. If you suspect that your spouse may be hiding assets, review all mail coming into your house and make a list of the sender and return addresses, especially if the mail is from a financial institution.

SMART WAY #9: Sever any property held in joint tenancy with your spouse. Otherwise, if you pass away, your spouse will own your home, contrary to your wishes.

SMART WAY #10: Make sure you have exclusive access to at least one credit card in case of emergency.

SMART WAY #11: Do NOT change the beneficiaries on any insurance policies, life, health or otherwise. If your spouse has been covered under a policy you have provided, and you cancel that policy, the Court may saddle you with the loss incurred due to the lack of insurance coverage.

SMART WAY #12: In most cases, you would benefit from filing joint tax returns. You should continue to do so until the court dissolves your marriage.

SMART WAY #13: Keep a journal. Having evidence to support your case is critical. It is important to keep a journal of the important events relating to your divorce. These include interactions with your spouse and children. When making decisions about children, the court's guiding principle is the child's best interests. Thus, when writing about your children, it is important to do so from the child's point of view. For instance, if your spouse is late in returning the children from an access visit, instead of writing about how terrible your spouse is to do that, write about what effect the lateness had on the children. Did it mean that they got to bed late and could not concentrate the next day at school because they were tired?

SMART WAY #14: DO NOT worry about your spouse's reaction. It most certainly will be negative. When you accept the fact that you cannot control your spouse's reaction, you will find it much easier to move ahead with the task at hand.

SMART WAY #15: Anticipate your post-divorce financial condition. If necessary, go back to school or seek employment.

SMART WAY #16: If you have already moved out, make sure that you have adequate accommodations in your new home or apartment for your kids. REMEMBER: Child support is partially based on the number of overnights a parent spends with his or her children.

SMART WAY #17: Take good care of yourself. A divorce is one of the most stressful situations that you will ever go through. You must make sure that you are in as good shape as possible -- both emotionally and physically -- before you start the divorce process.

SMART WAY #18: Establish a good support system. Your divorce will be one of the most stressful events in your lifetime. By having the help of friends, family or a counselor, you are better equipped to get through this difficult process.

SMART WAY #19: Learn the basics of divorce law. Knowledge is power. The better you understand the legal process and the divorce laws, the more reasonable your expectations will be.

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HARRIS LAW OFFICE, P.L.C.

811 Ship Street, Suite 302 ❖ St. Joseph, Michigan 49085

Telephone 269-985-0600 ❖ Facsimile 269-095-0601

E-mail info@HarrisLawOfficePLC.com

11 Smart Ways to Protect Your Assets During Your Divorce

You do not need to lose your shirt during your divorce. Here are 11 ways that you can ensure that you protect your assets.

SMART WAY #1: Try to settle your divorce amicably. The more acrimonious your divorce, the higher your legal fees will be. If you and your former spouse can negotiate issues rather than go to trial, you can save tens of thousands of dollars.

SMART WAY #2: Stay involved with the family finances. It is common that one spouse looks after the family's finances and the other spouse does not get involved. However, if you are not involved, you will not know what your spouse's financial situation is, and you can easily be cheated.

SMART WAY #3: Have a Prenuptial Agreement prior to getting married. The way the law divides assets when your relationship ends may not be the way you think is fair. By entering into a prenuptial agreement at the beginning of your relationship, you and your partner can agree on how the assets are to be divided if things do not work out.

SMART WAY #4: Evaluate joint bank accounts. If you simply ignore your joint bank accounts, you may find that your spouse has taken all the money.

SMART WAY #5: Cancel joint credit cards, lines of credit and loans. This should be done as soon as possible, or you could be responsible for large bills run up by your spouse.

SMART WAY #6: Protect yourself from joint loans. As part of a marital settlement agreement, your former spouse may be required to pay a joint loan. However, no matter what the agreement says, you are still liable to the lender. You should protect yourself by notifying the lender that this is the case and trying to obtain a release. If you are unable to obtain a release, ask the lender to notify you immediately if your spouse defaults, so that you can institute timely legal action against your spouse.

SMART WAY #7: Inventory property. A complete and accurate inventory of your property and your spouse's property will ensure that the property gets divided fairly.

SMART WAY #8: Use mediation. Mediation is the most cost-effective way of settling the legal issues when you separate. As well, you and your spouse are more likely to stick to a mediated settlement than a court order, which will save you from going back to court again and again in the upcoming years.

SMART WAY #9: Secure jewelry, artwork and other valuable moveable objects. Valuables have a way of disappearing when a relationship breaks down. If you believe this may happen, you should take steps to protect your valuables.

SMART WAY #10: Consider filing a motion seeking sole custody and control of your spouse's real estate or business. If you have good reason to believe that your spouse may dissipate assets, you can seek an order from the court relinquishing these assets to you pending the outcome of the divorce.

SMART WAY #11: Ensure that separate property remains separate. Certain types of money – such as life insurance proceeds, inheritances and personal injury awards – may not be divided upon separation. To ensure that this is the case, keep these monies separate from other monies. While it may be tempting to use a large inheritance to pay down your mortgage, doing so creates a potential accounting nightmare that will prove terribly expensive.

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10 Divorce Mistakes That Could Cost You a Fortune

The financial consequences of a divorce can often be as devastating as the emotional aspects. Besides legal fees, you face the cost of setting up and maintaining a second household. Here are mistakes people going through a divorce often make -- mistakes that can cost a fortune.

MISTAKE #1: Taking action without obtaining legal advice. Divorces are full of financial pitfalls. A skilled family lawyer can help you avoid them.

MISTAKE #2: Failing to realize the importance of the status quo. One of the most important concepts in family law is that of the status quo. The courts are loath to change the way things are going, unless it is clear that there is a big problem. For instance, if you make payments to your spouse without a court order, it will become difficult to convince a court that you cannot afford to continue making the payments.

MISTAKE #3: Making decisions while you are depressed or upset about your divorce. A divorce is a very emotional and difficult time. If you make decisions when you are depressed or upset, you can easily make bad decisions. Try to make important decisions only when you feel strong.

MISTAKE #4: Getting divorce advice from family and friends. No doubt you will hear a lot of urban legends about divorce law. Many of them are not correct. While your family may have good intentions and want to help you, that does not change the fact that many things they tell you may not be accurate. Just because your friend got the house in his or her divorce does not mean that you will too. The only reliable source of divorce information is your lawyer.

MISTAKE #5: Using your divorce to punish your former spouse. Not only will this cost you a great deal, but it will also hurt you and your children.

MISTAKE #6: Failing to think strategically. Thinking strategically means deciding what is worth fighting for and what is not worth fighting for. It may be too expensive to fight about everything with your former spouse. You also have to decide how much you are willing to pay to fight for your assets. It does not make sense to spend \$5,000 in legal fees to get \$1,000 more in your divorce settlement.

MISTAKE #7: Being generous to win back your spouse. This does not work. If your marriage is over, no amount of generosity will win your spouse back.

MISTAKE #8: Failing to keep a journal. In a highly contested case, the details of what has happened can be particularly important. A journal that contains all the daily events surrounding the divorce will be invaluable when you want to remember what has occurred.

MISTAKE #9: Overlooking the mediation option. Mediation is where you and your spouse, together with a mediator, discuss the issues you face in hopes of reaching an acceptable agreement. The mediator is a neutral third party who helps you and your spouse work toward a reasonable solution of the issues in your divorce. In many cases, mediation may be the quickest and cheapest way of reaching an agreement with your spouse. And because it happens so quickly, you avoid much of the emotional trauma that you and your children might otherwise have to endure.

MISTAKE #10: Failing to obtain security for support payments. If your former spouse dies, what will you do without the child support payments you were receiving? Getting appropriate life insurance can make all of the difference.

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9 Smart Ways to Reduce the Pain and Expense of Divorce

SMART WAY #1: Stay in your children's lives. Just because you and your spouse are separating, that does not mean that you cease to be a father. Keep regular custodial times, preferably overnights with your children and by all means keep track of the expenses you pay for them while they are with you.

SMART WAY #2: Talk to a licensed professional regularly. The death of a marriage is still a death. Do not compromise your emotional and mental health in this process. You need someone objective to help you through a situation which by nature breeds instability.

SMART WAY #3: Keep a journal. Write down everything that goes on during the divorce which affects you. What you write can be helpful to your case and will refresh your recollection as to earlier events.

SMART WAY #4: Do not nitpick. Fighting over furniture, pots and pans, and dishware is truly ridiculous and petty. Unless you are strapped financially, I would recommend foregoing these things because they are remnants of your past life. Out with the old. In with the new.

SMART WAY #5: Keep your friends close but do not overburden them. Your friends can be a great resource for comfort and support, but make sure you understand that friendship is a two way street. Do not dump your problems on friends or you may find yourself isolated and not knowing why.

SMART WAY #6: Stay away from life altering changes. Divorce is enough of a life altering change as it is. Get through this process first before starting a new career, a new religion, or a new lifestyle.

SMART WAY #7: Try to resolve the most painless issues with your spouse. Divorce, apart from the emotional issues, is a process of issue resolution. The more issues resolved, the less that needs to be dealt with in the end. Settlement is always the most preferred and least expensive option.

SMART WAY #8: Don't try to ruin your former wife. You are not on a mission to ruin your estranged wife. If you are, you will be constantly disappointed and you will never be able to get on with your life. How you deal with the fact of divorce -- namely the cards that are dealt you -- will determine the quality of your life and your emotional well being for years to come.

SMART WAY #9: Imagine the process is complete. Envision where you want your life to be when this awful chapter is behind you. Take steps to make your vision a reality.

11 Thoughtful Ways to Help Your Children During Your Divorce

Of all the people hurt during a divorce, your children are hurt the most. Here are 7 ways you can help your children.

THOUGHTFUL WAY #1: Think carefully about how to tell your children about your divorce. What is best will depend on the children's ages. Ideally, you and your spouse should tell them together. There are many fine children's books on the topic of divorce. Going through these materials will be painful at first, but your children will have a better understanding of what is happening if they are still very young. Most importantly, make sure that the children understand that the divorce is not their fault. Children always believe that if they had done something differently, then you and your spouse would not be getting a divorce.

THOUGHTFUL WAY #2: Do not discuss the divorce case with your kids. You might think that portraying your former spouse in a negative light will help your relationship with your children. It won't. Don't do it. Don't involve them. Too many parents violate this rule.

THOUGHTFUL WAY #3: Do not use your children as a shoulder to cry on. As you go through the divorce, you will feel depressed, angry, upset, and many other emotions. Your children are there and know what is going on -- so it is tempting to unload your burdens on them. Do not do so. You are the parent and they are the children. Instead, talk with friends and family or go to a counsellor. Children should be allowed to be children, and not shoulder your adult concerns.

THOUGHTFUL WAY #4: Do not use your children as bargaining chips. Children are not property that can be traded, bought or sold. Treat them well and always consider their needs.

THOUGHTFUL WAY #5: Let your children know that it is alright to love both parents. You do not want the children to feel pressured to choose between you and your spouse. Do not criticize your former spouse to your children. Do not use your children to spy on your former spouse.

THOUGHTFUL WAY #6: Do not use your children as messengers. Divorce is difficult enough for children already, without having to relay messages between you and your former spouse. Be sure to provide your former spouse with all the information he or she needs about your children.

THOUGHTFUL WAY #7: Never disparage their mother or father to them under any circumstances. Do not allow other people to disparage their mother or father to them or say negative things about your former spouse in their presence.

THOUGHTFUL WAY #8: Do not argue in front of your children. Parental conflict can devastate them.

THOUGHTFUL WAY #9: Continue being a good parent. It is easy to get self-absorbed in your emotions during a divorce. Continue to be as good a parent as you can be. Sometimes divorcing parents feel guilty about getting divorced. That is normal and natural. But do not compromise discipline because of these feelings. Your children will remain your children. Nothing anyone can do -- be it your ex wife, a new stepfather or anyone else -- can break the bonds you have developed with your children. When you understand this, you can separate yourself and your kids from this process and be an effective parent despite the circumstances.

THOUGHTFUL WAY #10: Try to co-parent with your former spouse as much as possible.

Sometimes, this is not practicable, especially in high conflict divorces. But joint decisions are always best and it prevents the kids from playing one parent against the other.

THOUGHTFUL WAY #11: When working out a time share, try to cut down on transitions. If children are shuttled too much from house to house, that leads to confusion and ultimately to resentment.

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8 Secrets of Increasing Your Chances of Getting Custody

In a hotly contested custody dispute, even if you are a good parent, you may not get custody of your children. Therefore, it is important that you do everything you can to increase your chances of getting custody. Here are 8 ways to improve the odds in your favor.

SECRET #1: Keep extensive documentation. You should, on a daily basis, record the events of the day relating to your children and your dedication to being a good parent. The more comprehensive your notes, the better.

SECRET #2: Understand the law relating to custody. The better you understand the factors that a court considers in deciding who gets custody, the better equipped you are to use that knowledge to your advantage.

SECRET #3: Retain a good divorce lawyer. For this complicated and emotional area of law, the advice of a good divorce lawyer will maximize your chances of obtaining custody.

SECRET #4: Be prepared to spend a lot of money. Legal battles over custody are very expensive. There are costs for interim motions, custody evaluations, and investigative work. As well, many of these cases proceed to trial, which is also very expensive.

SECRET #5: Have a child custody evaluation done by a reputable professional. Getting a favorable assessment will strengthen your case considerably, as most of the time the court will follow the recommendations in the assessment report.

SECRET #6: Emphasize the positive ways you're a good parent. Unless your spouse has been grossly neglectful or abusive towards your children, it is best not to concentrate on your spouse's shortcomings, as you will appear spiteful rather than as a parent concerned about your children's best interests. Rather, your theory should be that your spouse is alright as a parent, but you're even better. Stress your positives rather than your spouse's negatives.

SECRET #7: Behave well. In the stress of a divorce, coupled with a custody battle, it is easy to lose your temper or to criticize your spouse in front of the children. Make sure you behave well. Any bad behavior on your part is sure to be brought up in court by your spouse.

SECRET #8: Stay involved in your children's lives. You can easily get so caught up in the legal proceedings, your emotions and your disagreements with your spouse, that you have little energy left for your children. Don't allow this to happen. If you hope to gain custody of your children, you must continue to take an active part in your children's lives.

Do I Need a Divorce Lawyer?

You have the right to represent yourself in your divorce case. Certainly, representing yourself is a lot cheaper than hiring a lawyer. However, if you represent yourself, you risk giving up important rights. I recommend that you hire a lawyer if you face any of the following circumstances:

1. If custody of your children is hotly disputed. Even if you are a good parent, you may lose custody of your children. A lawyer will help you present a stronger case for custody to the court.

2. If your former spouse has hired a lawyer. The laws and procedures involved in a divorce are quite complex. Do not let yourself be outmanoeuvred by someone who knows the ropes. The court will not protect you when you make errors.

3. If you have significant assets to protect. A lawyer will ensure that you pay only a fair amount in support payments and that the property is divided fairly. A lawyer can minimise the amount of taxes you pay by structuring the settlement properly. A lawyer can help ensure that you remain in control of your business.

4. If your spouse is claiming spousal support. The area of spousal support is the most uncertain area of divorce law. Courts come to very different conclusions about how much spousal support should be paid, even on similar facts. Your lawyer will ensure that you only pay a fair amount of spousal support.

5. If you have a pension. If you have been working at the same job for any length of time, it is likely that your second most valuable asset (after your home) is your pension. The law regarding how pensions should be divided is complicated. Your lawyer will ensure that the pension is valued and divided fairly.

6. If there is an imbalance in power between you and your former spouse. If your former spouse is domineering or controlling, you will be better off dealing with him or her through a lawyer.

7. If there are allegations of domestic violence or child abuse. Even if the allegations are not true, they can have a devastating effect and must be dealt with quickly and appropriately.

8. If you cannot communicate with your former spouse. You will not be able to settle things with your former spouse if you cannot communicate. You will need the help of a lawyer to ensure that you get that to which you are entitled.

9. If you or your former spouse is self-employed. The valuation of a business is complicated and you will need a lawyer's help. Also, the amount of spousal and child support payments that must be paid is based on income. It is often easy for someone who is self-employed to manipulate income or to hide assets.

14 Important Points to Consider When Hiring a Divorce Lawyer

Hiring the right divorce lawyer is one of the most important decisions you must make during your divorce. You do not want to hire the wrong lawyer, as it is difficult, time-consuming and expensive to change lawyers. Here are 15 important points to consider before you hire a divorce lawyer:

IMPORTANT POINT #1: Court. Does this lawyer regularly appear in the court where your case will be filed? An attorney who is familiar with the court house, the local rules and the procedures used by the individual judges has a distinct advantage over the lawyer who does not have this information.

IMPORTANT POINT #2: Trust. Choose an attorney you trust. Nothing is more important in a lawyer/client relationship than having a lawyer you trust.

IMPORTANT POINT #3: Authority. Choose an attorney who is a respected source of information -- one who has dedicated his practice to helping people understand divorce and family law.

IMPORTANT POINT #4: Service. Choose an attorney who provides excellent service. Anything less is not acceptable. Do you feel that the lawyer wants to provide you with the help you need? Or do you get the impression that he is looking for bigger fish to fry and that you are just a small fish in the ocean? Has this lawyer helped people like you in the past? If so, how did things turn out?

IMPORTANT POINT #5: Availability. Is the lawyer easily accessible by telephone, fax and e-mail? Does he get back to you promptly? Can you reach your attorney after hours if need be? Some lawyers close their offices at a certain time and are inaccessible until the next morning. Others will give their clients a cell phone or a pager number to call after hours or an email address. You should never hire a lawyer who won't respond promptly to your needs.

IMPORTANT POINT #6: Attention. Does the lawyer have so many clients that he cannot provide you with the personal care and attention you deserve? Does the lawyer you hire work on your case personally or delegate your case to an associate? When you hire an attorney to work for you, you expect him to do the work, don't you?

IMPORTANT POINT #7: Answers. Choose an attorney who welcomes your questions -- and structures meetings by allowing enough time to answer your questions.

IMPORTANT POINT #8: Billing. Does your lawyer explain his or her billing procedures? For example, some attorneys bill hourly, some on flat-fee arrangements. How often should you expect to be billed? Is the retainer refundable? Is your relationship with your lawyer spelled out in a contract?

IMPORTANT POINT #9: Fees. Choose an attorney who charges fair fees. If the fee is too low, the attorney may be leaving something out. Make sure the value you're receiving is at least equal to the fee you're paying.

IMPORTANT POINT #10: Expertise. Does the lawyer devote a significant portion of his or her practice to family law? Or does she spread herself thin by trying to be a "jack of all trades" so that she can provide whatever legal services people need?

IMPORTANT POINT #11: Compassion. Does the lawyer actually care about you? You can easily tell by how you interact with the lawyer. Does he watch the clock while talking to you? Does he talk about your problems and seem to understand your concerns? Or is he more concerned with impressing you about himself?

IMPORTANT POINT #12: Comfort. Do you feel comfortable with the lawyer? Or is his ego so big that it barely fits into the room?

IMPORTANT POINT #13: Stability. Choose an attorney who has roots in the community. This attorney cares about his reputation and is more likely to be available in the future when you need help.

IMPORTANT POINT #14: Exclusivity. Choose an attorney who limits his law practice. If you don't choose lawyers who have the in-depth knowledge you need, you aren't likely to get the result you want.

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PROMISE #1: Close Personal Attention. I promise I will answer all your questions, meet with you as often as you wish, and do everything possible to treat you the way I like to be treated when I'm the client.

PROMISE #2: Prompt Return Calls. I promise I will make every effort to return your phone calls promptly. If I am tied up and can't return your call, my legal assistant will call and set a time for a telephone appointment.

PROMISE #3: Quick Response to Your Requests. Whenever you need something from my office, please don't hesitate to call. If I'm not available at that moment, feel free to ask my legal assistant to help you. If she cannot fulfill your request, I'll handle it for you as soon as I'm available.

PROMISE #4: Confidential Information. I promise everything I do for you will be confidential. No one will have access to your confidential information other than employees in my office who are working on your case.

PROMISE #5: Convenient Appointments. I promise I will set appointments when they are convenient for you. And, when necessary, I will be happy to meet you at your home or office.

PROMISE #6: Fair, Reasonable Fees. I keep close watch on my overhead and regularly monitor my fees to make sure they are fair and reasonable for both of us.

PROMISE #7: Current Knowledge. I work hard to maintain the highest level of knowledge in my practice areas. I eagerly attend continuing education classes, seminars and workshops so you get the best possible representation.

PROMISE #8: Competent Services. The seminars and workshops I attend allow me to provide you with the latest legal information, most effective techniques, and most efficient methods so you receive the full legal protection the law allows.

PROMISE #9: Aggressive Representation. I have in-depth experience representing people involved in divorce and family law matters. So regardless of what your case requires, I can handle everything for you.

PROMISE #10: Value in Every Respect. My goal is to make sure you feel the value you receive from me is **always** greater than the fee I receive. So while I can't guarantee my fees will always be low, I can guarantee they will always be fair. I want you to receive more value from me than any other lawyer you know. And I'll work hard to make sure you do.

PROMISE #11: More Than You Expect. If you think of some way I can provide you with better service, or better meet your needs, please tell me how. Even though we work together on your disability claim, still, I'm not a mind reader. If you have something troubling you -- or if you have a concern or a problem -- please discuss it with me. If I can help you, I will. And if I can't help you, I may know someone who can. A good lawyer-client relationship deals with all types of problems, not just legal problems. So if something crosses your mind and you want my input, I'll be happy to help.

- Contacting Us -

If you have questions about Michigan Divorce, please call **(269) 985-0600** today or send your e-mail to info@HarrisLawOfficePLC.com to schedule a consultation.



HARRIS LAW OFFICE, P.L.C.

811 Ship Street, Suite 302 ❖ St. Joseph, Michigan 49085

Telephone 269-985-0600 ❖ Facsimile 269-095-0601

E-mail info@HarrisLawOfficePLC.com

Meet Attorney Janelle B. Harris



Janelle B. Harris is a respected Divorce and Family Law Attorney based in St. Joseph, Michigan. She has practiced law for 16 years and has in-depth experience helping spouses divorce while reducing the stress, expense and emotional trauma on themselves and their children.

Practice Areas: Janelle represents clients in all family law matters including divorce, custody, paternity, alimony, and parenting time.

Education: In 1990, Janelle graduated from Loyola University of Chicago with a Bachelor of Arts Degree in English. In 1994, she graduated from Loyola University of Chicago School of Law.

Court Admissions & Professional Member-ships: Janelle is a member of the Michigan State Bar Association and its sections on Family Law and Alternative Dispute Resolution. She is a member of the Federal Bar Association and its section on Bankruptcy. Janelle is a member of the Illinois State Bar, currently inactive. And she is a member of the Berrien County Bar Association. Janelle is admitted to practice law in all Michigan State Courts, the U.S. District Court for the Western District of Michigan, and the U.S. District Court for the Central District of Illinois.

Specialized Training: Janelle completed a 40-hour training program and received a Certificate of Achievement from the Mediation Training & Consultation Institute. As part of her law practice, Janelle serves her community by working as a court-appointed mediator.

Presentations & Publications: Graduate-level guest lecturer at Andrews University, Berrien Springs, Michigan. “Law Talk” guest speaker on a local radio program in Galesburg, Illinois. “Ask the Lawyer” columnist for the Oquawka Current in Henderson County, Illinois. Guest lecturer on estate planning for “Man-to-Man”, a support group for prostate cancer survivors at a Community Center.

Hobbies & Interests: Janelle enjoys spending time with her children, gardening, history, vacationing on the Maine coast, and playing the piano, including classical and worship music.

Family: Janelle is mother to four children: Abby, 12; Mitchell 14; Will, 15; and Noel, 16.

You're Invited to Call or E-mail

"If you have questions about divorce or any family law matter, please don't hesitate to call. You can talk with me for free. I'll be happy to help you." -- *Janelle*



Divorce & Family Law Services

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