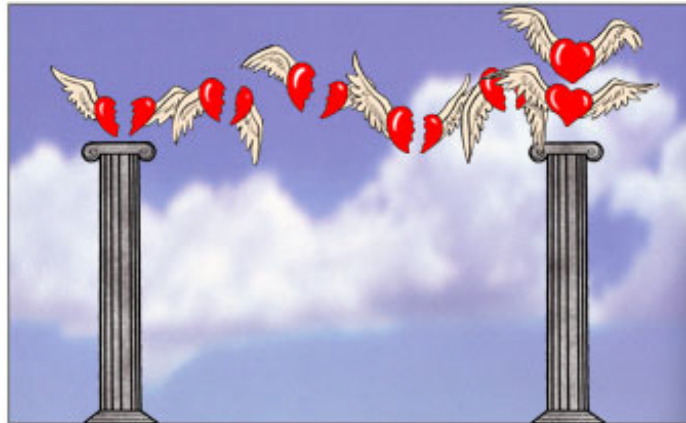


THE DIVORCE FORUM™



101 DIVORCE SECRETS; A SURVIVAL GUIDE

By Susan Allan,

**“Ask The Divorce Coach©” Columnist
and Founder of**

www.thedivorceforum.com

with special tips from The Divorce Forum™ “Million Dollar Experts

Dan Brecher, Esq., “Advice Lawyer”

Mark Patt, Esq., Managing Partner of Trope and Trope

Deanie Kramer, Mediator for “Divorce Court TV”

Michael Krycler, Founder Krycler, Ervin, Taubman & Walheim, CPA’s

Frank Zizzo, Ph.D., Clinical psychologist

Dr. Patricia Fitzgerald, Holistic physician & author

Earl Johnson, Ph.D., NYPD, NJPD

Sally Franz, Youth Minister & author

Rev. Bernard Goodman, Psychic healer & author

Leslie Harris, Yoga instructor

“Peace isn’t going to find us; we have to find peace and that is the mission of The Divorce Forum™” Susan Allan

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**10 Survival Secrets
10 Basic Divorce Secrets
20 Legal Secrets
10 Financial Secrets
10 Parenting Secrets
10 Health & Exercise Secrets
10 Communication Secrets
20 Spiritual & Emotional Healing Secrets
&
The Most Important Divorce Secret of all:
How to Avoid Divorce**

And with training in:

THE 7 STAGES OF DIVORCE©

THE 7 STAGES OF LOVE©

THE 7 SECRETS TO SURVIVE DIVORCE©

THE 4 STEPS TO DIVORCE©

The purpose of this booklet is to provide readers with new techniques developed by Susan Allan, Founder of The Divorce Forum™ to allow you to survive divorce and once you have done so, to accelerate your healing. This proven process includes support and consultations with legal, mediation, therapy, spiritual and health professionals.

CLIENT TESTIMONIALS FOR DIVORCE COACHING:

“Your coaching has changed everything! Susan has an astounding ability to listen nonjudgmentally. She helped me get a better handle on my own situation -- feeling great compassion for both of us and seeing how we could act in ways that would serve us both better. Her method of self-empathy is one of the most powerful practices I’ve experienced. Within moments, she led me from a state of anxiety to one of clarity about what I was feeling, what I needed, and how I could take better care of myself and the situation.” CLIENT #108

“Coaching with Susan Allan changed my life forever. It caused me to look beneath the surface to find what was transpiring and it has enabled me to see what the truth is versus what I thought the truth was. So it moved me out of illusion into reality which is where I now live. For this it has made me a better man.” CLIENT # 99

“Once again, thanks for coaching me through my bad times and not knowing how to handle them. Ever since I met you a year and a half ago, when I was ready to go into the deep abyss, you have been there to inspire and help. You first introduced me to meditation yoga, where I have been learning to love and honor myself. That alone has increased my productivity ten fold. It is amazing how much can be accomplished when one loves oneself. The four Questions of Inquiry from Byron Katie gave me new insight into the stories I tell myself, and the reality to these thoughts. I am especially grateful for this new teaching of empathy for the self as well as for others, based on Nonviolent Communication™; and recognizing our own needs as well as the needs of others. I Love You Susan Allan.” CLIENT #33

“I’ve really enjoyed the depth of resources you utilize, from within yourself and other teachers, to assist people along their path.” CLIENT #34

“I feel so excited about the potential for growth from this work. Susan helped me to be able to see things in the present and the past I hadn’t been able to look at before. I feel very peaceful, delighted and excited about it. The work is safe. So many times we go into deep feelings and feel a deep disturbance but this work with Susan feels really safe. I encourage you to come into the session with your heart open and a deep sense of trust so you can let go. **Her insight is crystal clear.** When we got to the bottom of my concepts, I felt happy because of my need for the Truth. Thank you!” CLIENT # 393

“The closer I became to the person in the relationship, the closer I came to beginning the countdown to the end. The end is where the pain resides. **I felt totally helpless that I would ever experience unconditional love and support.** The biggest thing I learned from coaching with Susan Allan is that I am no longer in denial about not having communication skills. That is a good place to start. It gives me hope that maybe relationships aren’t hopeless but the way I approached them was.” CLIENT #77

“Thank you for your coaching. Your healing words are in my head and are a constant reminder of the choices I have for constructive communication and meeting needs OR ineffective communication that meets no one’s needs. **Thank you for hanging in there with me.**” CLIENT #93

“There’s nothing that would make me happier than to stay married and to love my husband and that is what coaching with Susan Allan has done for me; **it has been a complete turn-around!**” CLIENT #22:

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Please contact susanallan@thedivorceforum.com for answers to all your relationship, marriage and divorce questions

THE 7 STAGES OF DIVORCE©

The 7 STAGES OF DIVORCE are PANIC, DENIAL, AGONY, RAGE, EPIPHANY, NEGOTIATION & PEACE.

These 7 STAGES are the same in any trauma that you may face. Once you become familiar with the 7 STAGES, you will be capable of finding PEACE in the face of any crisis, including divorce.

STAGE I PANIC

PANIC is an extreme mental and emotional state of fear. It is normal to experience the “fight or flight” impulse. In divorce, it may be appropriate to flee at one moment; to fight later; or vice-versa.

“We experience a fear of the Fear which is Panic. Fear of the fear is the ultimate extent of any fear but it cannot be a stopping place. It must be a reflecting place where you look at your strengths, forgive yourself for loving and trusting someone who hurt you and face the greatest challenge of all, which is to turn fear into faith” Dr. Frank Zizzo, Ph.D.

“The emotion of panic or fear from a Chinese Medicine perspective affects the kidney/adrenal function. We have all experienced that surge of adrenaline during a frightful moment. When you experience panic, which is an acute expression of fear, on a regular basis, your adrenal glands are overused and can begin to function at a suboptimal level. This can result in that feeling of being out of control, feeling stressed all of the time, food cravings, especially for caffeine and sugar, blood sugar fluctuations, immune systems imbalances, and exhaustion.” Dr. Patricia Fitzgerald

STAGE II DENIAL

DENIAL is the refusal to admit the truth. It is not weakness; the mind simply overloads. But the difference between healthy and unhealthy denial is this: healthy denial allows you visit the subject again and again until you are satisfied that you have seen it from all sides and taken appropriate action. When you are in unhealthy denial, you do not see that you have a problem.

“When you are in DENIAL, you know that something is wrong. When you are in oblivion, you cannot even see the problem.” Rev. Bernard Goodman for The Divorce Forum™

DENIAL is when your pain and your past blinds your present perspective. Old habits and re injured hurts do not make for clear vision. If you can't see; you go to an ophthalmologist. If you can't see your way clear; you go to a therapist. Denial is refusing to look at the facts. Things could be better or things could be worse. The sooner you find out the sooner you can come up with a plan for healing. Sally Franz, Youth Minister and author

STAGE III AGONY

AGONY is the normal grieving process that we experience. It is essential that we allow ourselves to process through all of our pain using the support that we may need.

“AGONY is part of the process of waking up to your reality and your pain. It is that moment when you let go of DENIAL, before you understand that your pain cannot destroy you. This is because your pain is not you.” Dr. Frank Zizzo.

STAGE IV RAGE

RAGE is violent and uncontrolled anger. It may be the human reaction to traumatic events but we must learn to process through our anger privately and responsibly.

“While feelings of RAGE towards one’s spouse are often part of the divorce process, such feelings need to be curbed or held in check in the legal proceeding aspect of a divorce. Expressions of rage or acting out rage as part of the legal proceeding are counterproductive and can often lead to adverse consequences.” Mark Patt, Esq. managing Partner of Trope and Trope

“Rage is the flip side of anger. When you are angry you are taking a stand against an injustice. When you rage the injustice is controlling you. The goal is to hold onto your righteous indignation with one hand and humbly accept the life lesson with the other.” Sally Franz, Youth Minister and author

“Rage, an acute expression of anger, is associated with the liver in Chinese Medicine. Frequent experiences of rages will overburden the liver. This results in comprised liver function. The liver is involved in over 500 hundred life-essential activities, such as detoxification, nutritional assimilation, hormone production, and fat metabolism, to name a few. When anger isn’t processed in a healthy way, the feelings of anger and rage can build and build, resulting in feelings of being out of control on a regular basis. Physical symptoms such a hormonal imbalances, PMS, difficulty losing weight, water retention, and digestive problems can often result. Rage and anger require forgiveness to be released and to restore health.” Dr. Patricia Fitzgerald, founder Santa Monica Wellness Center

STAGE V EPIPHANY

EPIPHANY is an illuminating discovery. Often, we gain a sudden intuitive grasp of reality through divorce. This new perception occurs as we realize something wonderful has occurred as a result of a trauma. In divorce, our epiphany may relate to our new freedom or to the realization of our own growth.

“Your wish for unity will not be possible without the free choice of your partner. Ultimately you must let your spouse have, be, or do what he or she will not change. This is one of the most important epiphanies of divorce.” Frank Zizzo, Ph.D.

STAGE VI NEGOTIATION

NEGOTIATION is the process of arranging for compromise through conference or discussion. In divorce, negotiation requires that we first negotiate with ourselves before we make binding legal decisions. Once we have chosen what agreement we can endure and what is intolerable, we are ready to proceed.

“After the initial numbness begins to wear off, it is important to help the parties recognize what they are losing and what they are not losing. This is very difficult, especially if it is hard for the parties to accept the reality of the losses that they are having to face. It takes time and patience, and love, and persistence for the family to understand that their options cannot be the same as they were before. Once they realize this, they can often negotiate in a much better frame of mind, realizing that they will win some points and lose some points, but in the end, negotiation assists them to assess what is really important to each individual and work toward a reasonable goal for each person involved.”
Deanie Kramer, President of Divorce Resource and Mediator for “Divorce Court TV”

“Most divorce cases are resolved as a result of negotiation rather than as a result of a court deciding issues. However, one must be prepared for negotiation just as one would be for a trial so that a person is settling knowing full well the strengths and weaknesses of his/her case on all issues. No settlement is perfect and by the very nature of the negotiation process, compromise by both parties is essential. Try to attain what you want on the issues most important to you and compromise on the less meaningful things. The old cliché that a good settlement is one which is disliked by both sides is often true, but with an open mind and realistic compromise, a settlement which is fair to both sides can be achieved.” Mark Patt, Esq.
Managing Partner of Trope and Trope

STAGE VII PEACE

PEACE is a state of tranquility or quiet. As we heal from divorce, PEACE is the goal and we must continue our inner work until we reach it.

“Peace is not the absence of conflict. Pain is not a suitable option. Only when we have created meaning for ourselves can we find peace.” Frank Zizzo, Ph.D.

*PEACE is the goal and we must continue our inner work until we reach it.
The most important difference you can make in the world is the difference you can make in yourself. Peace isn't going to find us; we have to find PEACE.* Susan Allan, Founder, The Divorce Forum™

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101 Divorce Survival Secrets

10 Survival Secrets

1

Consult privately with your accountant or financial manager BEFORE discussing divorce with your spouse. It is essential to know your own financial position in the event of divorce before making your desire for a divorce known to your spouse.

2

Consult with a successful divorce attorney BEFORE discussing divorce with your spouse. This can prevent crucial errors and save a great deal of time and money during any divorce.

3

Do not leave home before you and your spouse have a signed separation agreement. If you are in danger, follow your attorney's instructions carefully.

4

10 Divorce Danger Signs

If you discover any of the following:

- 1. Whispered conversations**
- 2. Concealed cell phone calls and bills**
- 3. Secret travel plans**
- 4. Sudden weight loss**
- 5. Unpaid household bills**
- 6. New wardrobe**
- 7. Unexplained gifts**
- 8. Feathering the nest**
- 9. Pornography**
- 10. Love letters you never wrote**

5

Beware if you are married to a divorce expert; an attorney, a mediator or a therapist.

6

How to identify a "Terrorist Marriage"?

- 1. A spouse who abandons the home, leaving the family destitute**
- 2. A spouse who falsely alleges child abuse, separating and splintering the family;**
- 3. A spouse who violates the boundaries of family members, either through verbal or physical violence.**

7

Questions to ask if you are in a "Terrorist Marriage"?

- 1. What is causing my spouse's behavior?**
- 2. How may I protect myself, my children, my pets?**
- 3. What should I do when I feel afraid?**

4. What is the safest way to leave the marriage?

“A trained police officer understands that he or she can deal with almost any situation with an effective plan, weapons and martial arts and stamina training, and mental focus. In a situation of domestic violence, all these skills may be required. Tragically, the victims in domestic violence cases are usually women and children and even men who are unwilling or incapable of self-defense.” By Earl Johnson, Ph.D. , President of International Consultants and Investigations and a member of the NYPD

8

5 WARNING SIGNS OF A DIFFICULT DIVORCE

1. A spouse with nothing to lose
2. You come from different social strata and have different standards of behavior
3. Your spouse has access to a free attorney
4. Your spouse has courtroom expertise as an attorney or expert witness
5. Your spouse has paralegal training or previous divorce experience

“Most experts offer advice on how to protect yourself in a dangerous situation that may confront you; call 911; obtain a restraining order and attack using self defense methods. This is sound advice, providing you can apply the tactics under stressful conditions. Prevention through education is your best approach and if you function in a mental state of Yellow Alert, you may not become a victim. Remember, your “natural” spontaneous response comes only from training and many, many hours of practice just as you learned to walk, talk or ride the bicycle.” Dr. Earl Johnson

9

Prepare yourself and your children By Earl Johnson, Ph.D.

1. Have you sought advice from a domestic violence professional?
2. Have you entered marriage coaching or counseling or family therapy?
3. Did you alert family, friends and coworkers not to interfere during an argument with your spouse unless you request it or if you are under immediate attack!
4. Immediately engage a family attorney and seek advice regarding the effects of spousal abuse on the outcome of your divorce, custody and alimony details. Most often, violent abuse takes place within the home or work place.
5. Enroll yourself and your children in martial arts or self-defense training from the experts or attending classes on how to respond to an attack. If you have already participated in these classes, you must follow-up with constant training and education or you may fail in your attempt to protect yourself and your children from a violent attack.
6. Train your mind to be alert, practice escape routes, establish a plan to escape, live by the code, and be prepared for anything, anytime and in any place.
7. Get to know your neighbors and exchange phone numbers. However, do not assume that the neighbor will help you and not your spouse or that the neighbor will believe you and not your spouse!
8. Join your local neighborhood Watch program. In this way, you will meet people that are concerned about their own safety and protection and will be the first to assist you. Attend local meetings that are provided by local authorities and educators, understand the term crises management and how it may benefit you in your quest for safety and home security
9. Learn first aid and CPR and have any teenaged children trained with you.

10

If you believe you may be in danger, be prepared with the phone numbers of your “DIVORCE 911 TEAM”:

1. Attorney
2. Private detective/body guard
3. Women’s shelter phone number and address
4. Personal physician and cardiologist
5. Local hospital directions
6. Locksmith with 24 hour service
7. Moving/storage company
8. Rent-a-truck information
9. Family members for children/pets emergency drop-off
10. Emergency equipment including car, suitcases

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10 Basic Divorce Secrets

#1

LEARN THE 7 STAGES OF DIVORCE© and how to survive and heal from PANIC, DENIAL, AGONY, RAGE, EPIPHANY, NEGOTIATION & PEACE.

#2

You must continue to move back and forth through the 7 STAGES of DIVORCE©, processing all your emotions until you have completed the process and reached PEACE.

#3

Time will not heal you but learning how to move through the 7 STAGES will. During the first weeks of your separation and until you have mastered moving through the different STAGES, do not spend much time by yourself. Solitude by itself- by yourself- without an understanding of how to process emotions will not provide healing.

#4

Create your own “personal support module” from friends and family. Your spouse may have been your best friend. In the process of divorce you may discover that you are being forced to let go of the marriage, of your spouse, and also of your best friend. Now, just when you most need your best friend, that friend has become the enemy and you think you have nowhere to turn.

#5

Create your own “professional healing module” and confirm credentials and references. Do not try to figure this out alone.

#6

Use The Divorce Forum’s™ free expert Recommended Referral Service and prepare and ask the experts questions.

#7

Interview and evaluate each expert for competence and rapport. Develop the necessary expertise to interview and engage all the attorneys, mediators, therapists and physicians that you may require.

#8

Develop divorce management skills and be proactive, including promptness, preparedness and thoroughness.

#9

Create a divorce workbook and research pertinent issues.

#10

Never assume anything about your case, your spouse, your attorney or your future. Always check and recheck the situation on a weekly basis with short concise phone calls to your attorney or mediator.

“Love is not war. Avoid playing ‘dirty tricks’ on your spouse as they will only weaken your legal and emotional position. In order to negotiate properly you must clearly understand your priorities and prepare yourself with a number of ‘non-negotiable demands’; then you may need to settle for less. During each step in a divorce you will have a choice: drama or PEACE. The choice is yours alone.” “Ask The Divorce Coach, Susan Allan”

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10 Legal Secrets

by Mark Patt, Esq. , Managing Partner of Trope and Trope, the largest family law firm in Los Angeles, California

#1

“Get a good attorney---one with whom you feel comfortable communicating and one in whom you have confidence. But do not be afraid to change attorneys if the need arises.

2

Get an understanding of your legal rights on all the issues in your case. Even if you later make a compromise, you need to know to what you are entitled.

#3

Listen to your attorney's advice; it often makes sense.

#4

Pick your battles. Not everything is worth a fight.

5

Keep legal expense in mind. Don't spend \$10,000 fighting over something worth \$7,500, even if you are right.

6

Be helpful to your attorney by providing organized records, the names of relevant witnesses, and other pertinent information. You can actually reduce costs by doing such things.

#7

But do not attempt to be the chef...let your attorney be the attorney and avoid making unrealistic or irrelevant demands on the attorney.

#8

Do not expect to win every issue in your case. Most contested cases have many issues to be resolved and rarely does anyone win everything.

9

Ultimately make decisions based on facts, rationality, and sound legal advice, taking into account long-term ramifications. Avoid deciding things based on emotion or short term considerations only.

10

When children are involved, remember that you will have an ongoing relationship with your former spouse for years, and your behavior regarding child matters should be appropriate."

"Before changing locks and removing property from the family home you MUST confer with your attorney to confirm your legal rights." Susan Allan, "Ask The Divorce Coach" columnist

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10 Legal Secrets

By Dan Brecher, Esq. , "Advice Lawyer" to The Divorce Forum™

#11

"Understand the relationship. You need to trust your lawyer, albeit not blindly. Your attorney needs you to provide the full relevant facts. Ask for the information you feel you need to understand what will happen, because you will be required to make decisions, particularly as to

settlement discussions, and you want to make those decisions with full information. When the time comes to make those decisions, you may not have a lot of time to decide, particularly if there is no out of court settlement. If you do not understand something, tell your attorney, or your attorney's assistant.

12

You have free choice in picking your attorney, and once you do, make sure you understand the financial arrangements, which must be in writing.

Discuss the fee arrangement before you run up a bill, including how the fee is calculated and how it will be paid. Discuss the expenses, in addition to the legal fees: court filing fees, copying costs, transportation, witness fees, deposition transcripts, doctors' and investigators' reports, photographs, forensic accountants, expert witnesses. Remember, you can change attorneys if it is not a good relationship. But it is not a good idea to wait to do so. The closer to trial, the harder it is for the incoming attorney to do the job.

#13

You and your attorney are a team. Understand what litigation is - a process of organizing and presenting information (evidence/testimony) to the judge or jury who will make the final decision on your case. Do not lie or hide the truth from your attorney. Be open about damaging facts and evidence.

#14

Your lawyer makes recommendations; you decide whether or not to accept them. If your lawyer is a very busy person, it is possible that you may notice an error in a document before it is filed. This is only possible if you see the document before it is filed. Ask your lawyer to copy you on correspondence and filing documents. You may even have a good idea of how to proceed or how to state a fact, based not on your knowledge of the legal system, but on your knowledge of your spouse, yourself, your family and the details of everyone's needs and abilities, health and other special situations of which the attorney may not be fully aware.

#15

You need to communicate the RELEVANT facts clearly and efficiently.

Organize your questions and suggestions ahead of time (preferably in outline form on paper). Remember, you are paying for your attorney's valuable time. Don't waste it with minutiae, seeking emotional support, or by being disorganized with your own records. Also, try to be a help in establishing facts - if your spouse has been cheating, get the credit card records, phone records, correspondence, bills, receipts or other witnesses that may prove this. Make or obtain copies of your tax returns, marriage certificates, financial and other records that your attorney may need. Organize them in separate folders for quick retrieval.

#16

Bring your questions to the meeting, or have them available for when you speak over the phone. Be patient, because if your attorney does not call you back the same day, there may be good reason, such as a trial of another matter. Find out when your attorney prefers to be called, and try to use emails. Establish a relationship with at least one of the people who assist the attorney.

#17

Before a deposition or trial, make sure you have a complete understanding of your own testimony. And, if you have questions about your own testimony, the testimony of other witnesses, documents in evidence, or the process itself, now is the time to ask your attorney about them. You want to go in feeling prepared, as best you can. You will find that to have a calming effect in an emotional setting. There is no need to joke or entertain anyone - you just want the focus to be on the evidence you are presenting. Be quiet and as calm as you can, and take your cue from your attorney and the court, as if you were an actor taking direction, only the script is true and real, and the results will matter. Respect the judge and jury, and take no action without your attorney's direction. Do not show hostility to the other side either. If something troubles you, or is wrong, write a note to your lawyer (have a pad and a reliable writing instrument).

#18

Be reliable. Show up on time for meetings, depositions, and, of course, to court. Dress appropriately. Pay your bills timely. Ask questions about the bills if you do not understand them. If your attorney respects you, you are likely to get better representation.

#19

Go to court and sit in on another trial so that you can familiarize yourself with how it all happens in court.

#20

Be patient. It just takes time. Yours is not the only matter being handled by the attorney or the court. Make sure your focus is on your life, and that the legal case does not take over. You had a life before you met your spouse, and you will be sure to have one after the divorce; provided you plan it that way and work to make the plan succeed, no matter what happens in court."

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10 Financial Secrets

#1

Meet with a CPA, a certified public accountant, with a specialty in dissolution (divorce cases) IMMEDIATELY. He or she will have the financial formulas that are used in family court. Understanding the formula that will apply to your own case will provide you with crucial information, enabling you to take appropriate action. Consult privately with your accountant or financial manager BEFORE discussing divorce with your spouse. It is essential to know your own financial position; an accountant who specializes in dissolutions will have the formula that the court will use to decide your financial fate.

#2

When you hear, “I now pronounce you man and wife” it means that the alimony meter is now running. The longer you stay married, the more likely that the court may appoint alimony to ONE of you. It is not yet commonplace, but husbands can be awarded alimony.

#3

Ask your CPA, attorney or mediator for financial and legal precedents from similar cases. Knowing this is important because the more that you feel terrified, the lower “your price” will be in the divorce. If you have no way out at all, get one; if your back is against the wall, look for a hidden exit; if you see no help in sight send up some flares to friends and family. As with any new skill, there is a learning curve. If your divorce is turbulent, be sure to consult with family, friends and a coach or therapist to maintain the necessary level of pragmatism. Too often, the emotional needs of one spouse may be translated into a hopeless “fight to the finish” in which the family assets as well as the marriage are “finished”.

#4

Beware of assumptions. Have all your paperwork thoroughly checked by the professionals

#5

Update Prenuptial Agreements during marriage. It may become appropriate to postpone divorce proceedings until AFTER you have resolved these critical financial issues.

Michael Krycler advises caution in investigating fiancé(e)s and spousal financial affairs. Sometimes, says Krycler, “it may be necessary to hire a Private Detective or run a credit check...to discover if there are any ‘skeletons’ in the other person’s closet.” Before marriage Mr. Krycler reported that it was not unusual for one party to find themselves being chased by the IRS for taxes owed by the new spouse from a period prior to marriage.

#6

Do your homework. Mr. Krycler, speaking at The San Fernando Valley Bar Association on “Innocent Spouse” and tax regulations, specified that if the wife has received the benefit of the under-reported income she is no longer considered an Innocent Spouse. One of his stories describes a case where the wife earned the unreported income and spent the money gambling, unbeknownst to the husband.

In this case the husband prevailed as he had no knowledge of the unreported income, and could prove that he did not receive any benefit.

The Prenuptial Agreement. The new rules indicate, for the first time, the necessity of legal counsel. *According to Deanie Kramer, founder of Divorce Resource, Inc., top mediation firm in Los Angeles “There are no other legal documents ... including wills, real property deeds, divorces, royalty agreements or even consent to be a live organ donor which the law says you cannot bind yourself, as a competent adult, without an attorney.”* Certain state courts will consider an agreement invalid unless the party is either represented by independent legal counsel at the time of signing the agreement or expressly waives this right in a separate document. In addition, seven calendar days are now required between presentation of the agreement and the time the agreement is signed. The signer must also be advised to seek independent legal counsel. Finally, the party, if unrepresented by legal counsel, must be fully informed of the terms and basic effect of the agreement as well as the rights and obligations he or she relinquished by signing the agreement. The explanation of the rights and obligations relinquished shall be memorialized in writing and delivered to the party prior to signing the agreement. In short; hire an attorney!

#7

Home improvements and unsecured loans to the spouse may not be reimbursed during a divorce. When you tie a loan to a Quit Claim on your house or business there is a very good chance of seeing your loan recouped.

#8

Beware of the 10 year rule. When Hollywood’s celebrities look for answers they often retain Mark Patt, Esq., managing Partner of Trope and Trope the largest family law firm in Los Angeles. Trope and Trope has represented Nicole Kidman and countless others during divorce.

Mr. Patt comments, “Under California law, having a marriage that is at least ten years long, ...from the date of marriage to ...separation, can have a real significance as tosupport. Generally, with shorter marriages, ...support is for half the length of the marriage, but there are exceptions to this depending upon the facts of each case.” In addition, in most cases, after 10 years of marriage, the spouse is entitled to share in the Social Security payments, even after divorce.

#9 Did you separate your premarital income and property? It’s not too late for a post-nuptial agreement; get one NOW! Another tip involves premarital property. Each spouse should create a document listing valuables that will be moved into the family home. These lists and available receipts of purchase should be attached to the prenuptial. Prenuptial contracts are popular but many are overturned in court; evidence of prior purchase, however, is rarely refuted. The most powerful financial protection involves separation of premarital funds. Never, under any circumstances, should you pay community bills directly from your personal premarital accounts. Open a separate checking account before marriage that will serve to maintain your financial integrity. The account must carry your name and the words, “married man (or woman), separate property”. This simple and inexpensive exercise could save you more money than any single decision you make.

#10 Restraining Orders may have financial repercussions. Confirm all recent alterations to domestic violence rulings including new requirements for testimony and that a spouse found guilty of abuse could forfeit alimony. Frequently, a spouse who is feeling emotionally or financially desperate may fight for sole custody or allege child abuse. False claims are frequently made in an attempt to affect alimony and child support.

“Under child support guidelines, the percentage of time a child is with one parent compared to the other is a factor. In determining support, the recipient would get more support if helshe had more time with the children.” states Mark Patt, Esq.

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10 Parenting Secrets

By Sally Franz, parenting expert to www.thedivorceforum.com , author and youth minister

#1

“Expect your child to act out and be angry about the divorce. Why not? You are! Honesty and not blame is the goal here. Try saying, ‘We are all really angry and scared that our lives are being turned upside down, but together we are going to get through this.’ If your child is a teenager (10-25), expect them to either get the deer in the headlights stare as if they hadn’t noticed the upheaval, or threaten that you have ruined their life. Again the goal is honesty not blame. ‘It is a tough time for everyone so let’s do the best we can given what we have to work with.’

#2

Do not compensate. The tendency is for both parents to overspend in a frenzy to make things OK. Your kids will encourage this, but if you yield you will be telling them that something is REALLY WRONG and they are in danger- why else would Mommy and Daddy break all their past rules about working toward goals, etc. They still need to do chores. They still need to say please and thank you. They still need to tell you where they are going. If accountability and delayed gratification go out the window they will feel insecure, this on top of a vague sense of rejection will not help the child in divorce.

#3

Compartmentalize your emotions. If you are like most of us you will be a basket case. The first few months may have you crying when you hear a special song or see a favorite candy wrapper. Get a grip. Allow yourself a good cry for 10 minutes a day- preferably in the shower. Then swallow the tears and dig in. You will feel numb, but don’t stop functioning. This is not the time to give in to emotions. This is the time to teach self-control. Life can stink, but we can still make beds, clear dishes and listen to the birds outside. Why? Because we are human beings and we have capacity for beauty amidst horror. Let your children know you are sad, but let them know that you can still get up and fold the towels from the dryer, sad or not. They need to know life will go on and unfortunately you’re the one who has to teach them.

#4

Concentrate on simple (read “cheap”) joys. If you have had to give up the ski house, the beach house, the private jet or the washer dryer and now you’re off to the laundromat...see how it can be fun. YES, FUN. Maybe the laundromat is near an ice cream parlor and you can have a chocolate cone during the dry cycle. You can’t go to the ski house but you can still make a snowman outside (once we made a snow caterpillar 5 snowballs long and colored each one differently with food colors). If they are mortified that they can’t spend Christmas in Vail, why not create a project where they make special gifts for kids in homeless shelters. What kids want is face time- yours and the needy kids of the world. Spending real time helping others is a good way to get everybody back to reality.

#5

Set goals. One of the things that hurts the most for everyone during a divorce is that there are hopes and dreams that have been shattered. We had a saying at my house, 'If you have a dream let's say YES first and then figure out how to make it work.' I have had kids go on ski trips, get new clothes, and even sent a child around the world for a Semester at Sea with NO money in the bank, but a lot of faith, a lot of asking and a lot of praying. Each member of the family makes a goal and then everyone sees how they can contribute. You can travel, publish books and cards, have tag sales, put on shows. You can even join other families who have goals and work together.

#6

Get help. There are counseling services for children and adults. You will probably be too close to the situation to be of much therapy use to each other. If all or one member is "not making it"- get help. Not making includes: acting out, major attitude, lying, stealing, violence, promiscuity, depression, denial, poor grades, etc. Try your best to be present enough to notice what your kids are up to. This is particularly hard when you are the one acting out. REMEMBER: No one is safe in an unsafe place. Wreck less behavior is to be stopped. Each person matters. Keep in touch. Use cell phones. No one is allowed to disappear just because they are in a bad space (That goes for adults and kids).

#7

Don't play monkey in the middle. As much as you loathe your ex-spouse DO NOT send messages to your ex- via the child. If your ex- refuses to talk about pick-up times, expectations for Birthday gifts, etc. talk to their lawyers, or other family. Leave the kids out of it. Also, do not encourage tattling. As much as you would love to hear what Daddy and his new girlfriend were fighting about...don't go there. In the years to come your kids will respect the parent who played fair. It's worth every missed tidbit.

#8

Don't bad-mouth your ex. As right as you are, as wrong as they are- just bite your lip and let it go. Why? Because if you bad mouth your ex the message is clear that you wouldn't hesitate to trash your kids. If they can trust you to be civil about their other parents, then they can trust you with their feelings and secrets. If you seem like a big complainer and blabber mouth always ragging on the ex- they won't trust you. And right now, they really need an adult they can trust!

#9

Family life is not a democracy. What lamebrain started this thing about a family vote on things like vacations, free time, movies to watch that are unacceptable? No one gets a vote unless they are legally responsible for the others- that means the MOM or Dad in charge gets the only vote! I think you should ask for preferences, but if the preference for the night's activities is three Freddy Halloween movies in a row with Silence of the Lambs thrown in for the four year old...the ballot box is CLOSED. You make the rules, the curfews, the rules about no swearing, replacing broken things and chores.

#10

The ATM machine is not a printing press. You don't put in the little card and print money on demand.

Each member needs to earn their money or privileges. This will be especially hard if before the divorce cash and gifts were handed out freely with no accountability required. For children who cannot get a job legally under 16-have them do chores for you and count it as "Family Cash". They can exchange their efforts for rides to friends houses, extra snacks, new jeans etc. Otherwise, you their parent will be "guilted" into spending every cent and minute on them teaching them to take, use and

abuse others...instead of teaching them self-sufficiency, dignity and compassion.

Finally remember- these are goals- some days you make their beds and clean their dishes because you don't have enough energy to track them down at the neighbor's house and make them come back and do it right. That's OK. Just remember if you can get them to take care of themselves you will all live to see a better day. And you will find out that divorce really wasn't the worse thing that ever happened to any of us. In fact, for some of us it was the only way we learned to be grown-ups."

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10 Health & Exercise Secrets

"...It may be necessary to provide ourselves with some "emergency first aid" empathy by listening to what's going on in ourselves with the same quality of presence and attention that we offer to others....If we become skilled in giving ourselves empathy, we often experience in just a few seconds a natural release of energy which then enables us to be present...." From "Nonviolent Communication by Dr. Marshall Rosenberg

#1

Remember to BREATHE. During PANIC, it is common to hold one's breath. Practice yoga deep-breathing. When one is under emotional stress, tension and or trauma, our breathing is affected. All parts of the body become deprived of oxygen when the normal blood-flow to the heart is reduced. With yogic deep breathing, one breathes deeply from the belly to the top of the lungs and shoulders. This deep, slow breathing in and out calms the nervous system. This creates a sense of peace, ease and comfort in the body.

"Take a deep inhalation slowly, and exhale slowly. Take a deep breath in, so as to expand your stomach (feel it swell), the ribs and chest as well. You may feel a rise all the way up to your collarbones as you breathe deeply. Exhale and feel a contraction to the chest, ribs and abdominal muscles. Let the breath be flowing and continuous. Every inhalation should begin from the abdomen and every exhale from the top of the lungs." Leslie Harris, yoga instructor and consultant to www.thedivorceforum.com

#2

"The Divorce Diet" ingredients of caffeine, chocolate, alcohol or nicotine are not the basic food groups; remember to EAT.

"To overcome addictions, support from a spiritual practice can be essential." Dr. Patricia Fitzgerald

#3

"Dirty Divorce Boxing© diminishes health risks associated with divorce.

#4

For many after divorce, LOVE = PAIN. Until that has been healed, you will do anything and everything to defeat love. The first step in divorce is survival; after that has begun it is time to

immediately begin the work of healing.

#5

Certain endorphins, naturally created in the brain, are as much as 500 times more powerful than morphine. Laughter is not an optional component, it can be central to your healing even during an “emergency divorce”; DIVORCE 911. Endorphins create “runner’s high” and strengthen the immune system- this is what you need most.

#6

The better you look, the better you will feel and vice versa. Some clients start on the inside and work out; others begin with the outside and continue the healing process within.

“Plastic surgery provides my patients with their own inner beauty made visible. When my patients look in the mirror, after recovering from surgery, they enjoy seeing a reflection of vitality, health, and peace. That is the true essence of beauty.” Robert Hutcherson, M.D., Beverly Hills plastic surgeon

#7

Reduce stress to enhance the immune system.

“Pushing yourself constantly is a strain on the body, and it will reduce the functioning of your detoxification systems. Your body needs opportunities for relaxation in order to recharge.” Dr. Patricia Fitzgerald

#8

Emotional Stress exists in 3 levels according to the “Selye model” described in *The Detox Solution* by Dr. Patricia Fitzgerald:

“First, our system goes into a state of mobilization that Selye termed the alarm phase. Also known as the fight or flight response. ...if the stress continues, we then enter a second phase called resistance. Here, the body gets additional assistance to continue to respond to the stress temporarily. ...in the form of cortisol and other stress hormones...if we stay in this second phase for an extended period, the stress can lead us to the third and final phase determined by Selye-exhaustion. Here the body’s resources are depleted.”

#9

Understand and provide your body’s optimum daily water consumption.

“To determine our water needs, here’s an easy tool- simply use half your body weight as a goal. For example, a woman weighing 140 pounds would require 70 ounces of water daily. ...Next, divide your result, (the total daily ounces) by 8 to determine the number of glasses of water to drink a day.” From *The Detox Solution* by Dr. Patricia Fitzgerald

#10

Understand and respond to your body’s needs. During divorce, some people prefer more rest than normal while others prefer more exercise and recreation.

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10 Communication Secrets

“As we become aware of our own preferred modes of knowing and sensitive to the preferences of others, we greatly enhance our ability to communicate with the people around us.” from *The Creative Brain* by Ned Herrmann, inventor of the hbdi , for your Herrmann Brain Dominance Assessment please contact susanallan@thedivorceforum.com

#1

Before you begin the process of communication use Susan Allan’s training, “30 minutes to PEACE” including Self-empathy of Nonviolent Communication™.

#2

There are 4 basic human thinking styles according to the Herrmann Brain Dominance Assessment™. You must accommodate yourself to your spouse’s and children’s reality and to the reality as viewed by your attorney or mediator. While you may not agree with others’ perceptions of your marital and divorce situation, it is extremely helpful to understand their view of it. Once you accept that their perception is different, you may begin to take appropriate action and to communicate effectively.

#3

Maintain your legal strategy with complete secrecy.

#4

A spouse who is a skilled liar may fool you, your family, your attorney or mediator, therapist and the police

#5

Your attorney is not your therapist and your therapist is not your attorney. Utilize divorce coaching to see the total picture. “Ask the Divorce Coach, Susan Allan” says, ‘divorce coaching is the unique opportunity to view all aspects of your divorce with professional support. Before you consider the specifics which include your legal and financial options and your emotional state, have you considered your situation as a whole and have you viewed ALL your options?’

#6

Each of us has needs; whether you will do anything for PEACE or whether you will negotiate for PEACE is up to you.

7

“Ask The Divorce Coach, Susan Allan” says, “Letting go is the 1st step we take before we say, ‘I do’. Otherwise we are saying, ‘I don’t’. If your marriage was about control, beware the ‘terrorist divorce’. Remember the last argument you had with your spouse? Your divorce may be years of THAT.

“When you are controlled by your need to be in control you will defeat yourself. In that defeat, you will confirm what you were taught in the first place and unless you have clear vision, you will begin the cycle again.” Frank Zizzo, Ph.D.

8

If you invite a third party, either a friend or family member, to be present during divorce discussions with your spouse, assess the person’s expertise and neutrality in advance of the

meeting. Once the process has begun, if the third person is not supportive of your needs, it will be difficult to withdraw from the conversation.

9

Use the conversation for negotiation based on Nonviolent Communication™. According to Dr. Marshall Rosenberg in *Nonviolent Communication™*,

- “1. Silently, give yourself empathy
2. Give your spouse empathy aloud using the following guidelines:
 - State the observable behavior (facts)
 - Guess the person’s feelings
 - Guess the (unmet) need/want
 - Guess their request (positive & do-able now) to meet their need
3. Continue giving your spouse empathy until you see a your spouse’s energy shift to peace or hear a calm sigh
4. Ask, “Is there anything else?”
5. Thank your spouse
6. Give an observation of the recent event that triggered the need for negotiation
7. Express your need that triggered the need for negotiation
8. Make a simple brief request in less than 40 words”

#10

When you PANIC; call 2 members of your personal support team to receive Empathy. Share your feelings of helplessness and ask them to JUST listen to you.

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10 Spiritual and Emotional Secrets

“Anger toward a partner can lead to making the other choose between their self respect or the approval of the aggressor. The purpose of this process is to punish the other person and have them collapse into hopelessness and self blame, thus abandoning the self. In a wounded relationship, both cruelty and niceness can become weapons of manipulation.” Frank Zizzo, Ph.D.

#1

Learn the “30 Minutes to Peace” training offered by Divorce Coach Susan Allan. Once you have developed this extraordinary ability you may be able to resolve your goals, including those related to your divorce, much faster and with far greater results. Until you have learned to work with your emotions, your other goals will be much more difficult to achieve. Often, a spouse who is in PANIC, AGONY or RAGE, 3 of the 7 STAGES OF DIVORCE, will discover that these emotional states are extremely counterproductive.

#2

Ignoring, postponing or avoiding your feelings does not work. The more often that you can allow yourself to be in your emotions, the sooner you will finish the process and find PEACE. Feeling the feelings and allowing ourselves to feel PANIC, AGONY and RAGE is the fastest way to Peace. The more often that you can allow yourself to be in each emotion, the sooner you will finish the process and find Peace. To eliminate any emotion, you must feel that emotion and experience it without “acting in or acting out” . Begin with 5 minutes a day. The courage to feel the AGONY each and every time that grief or sadness or pain sweeps through you is the pivotal experience of healing.

#3

When you're laughing you're not crying. The “emotional rollercoaster” is normal during divorce. If you have bottomed out and can't come up for air, call a therapist or appropriate healer immediately. Once you have worked through Panic, Denial, Agony and Rage you are free. You are not free because you will never have those feelings again; you are free because you will never be controlled by them again.

#4

Whether your divorce will make you a more loving, more peaceful man or woman or whether you will become embittered and fearful is up to you and not up to your spouse.

#5

Religious faith or spiritual guidance is found to reduce the pain of divorce. If you practice meditation and prayer; they will move you through PANIC, AGONY or RAGE with less pain, more speed and with a greater probability of total healing.

#6

Learn the 7 Triggers of Rage during divorce; money, sex, religion, career, health, politics and family. Whenever you fall into RAGE, learn to use the energy of RAGE to move the divorce forward through positive and effective actions.

7

Love and divorce can be the “evolving door”. As we let go of our old identity, like a snake shedding it's skin, the new life we seek is released from within. How can we move from a broken heart to a whole-hearted relationship? By letting go.

“Letting go is the first step to evolution” Rev. Bernard Goodman

#8

It is your choice if you will relinquish that by holding onto PANIC, AGONY or RAGE or if you will commit yourself to reaching PEACE. You are not your marriage; you existed before your marriage and the greatest probability is that you will survive your divorce. Even if your divorce has taken your money, your children, your home and your business, it has not taken your future.

9

When a situation falls below our expectations, we are encouraged to fight, avoid or resist. When we accept life; that is an EPIPHANY. After acceptance, we are free to choose the most appropriate and potentially successful action.

10

DIVORCE RECIPE©: TRAGEDY+ TIME = PEACE

Do not avoid tears; Crying will release you from pain. In a healthy divorce we learn to see change as an opportunity for growth. The use of comedic movies, dance, exercise, love, chocolate and music will increase endorphin levels in the brain to end suffering and AGONY

101st DIVORCE SURVIVAL SECRET: How to avoid divorce

TIP# 101

Learn unconditional Love. The most shocking discovery many of us make after divorce is that the marriage had not been based on love; but on mutual fear. Sometimes we confuse love with shopping, sex, beauty or parenting. During marriage or divorce coaching clients learn that marriage without unconditional love is not fulfilling for either partner. There is only one reason we do not love one another unconditionally, not only our partners but our family, our friends and our children and that is FEAR. We feel frightened of rejection, of vulnerability, of intimacy, or even of the lack of intimacy until we do the work on ourselves to find PEACE. Using the “30 minutes to Peace Training”, you will develop the skills to find PEACE in the face of any crisis, including the fear that is a normal part of unconditional love. This is absolutely crucial because if you become stuck in PANIC or DENIAL or AGONY or RAGE, it is so easy to turn the earliest connection that may grow into unconditional love into another terminal relationship.

With relationship coaching and with my new marathon training, “30 Minutes to Peace”, you may rediscover your original experience of love.

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The 7 Stages of Love©:

According to Frank Zizzo, Ph.D., clinical psychologist, and consultant to The Divorce Forum™

“Unconditional love involves unconditional acceptance of one’s self and love which includes faith. We must have faith in the present and in the process of accepting fear as part of the path to intimacy. It is not a place you can get to; it is a place you can be.” Frank Zizzo, Ph.D.

Attachment: 1. Dependency
2. Need
3. Control

Engagement: 4. Support,
5. Intimacy
6. Vulnerability

7. Unselfconsciousness

THE 7 SECRETS TO SURVIVE DIVORCE©

“Divorce is both an end and a beginning because after a divorce you will be a different person.”
Frank Zizzo, Ph.D.

In order to move through THE 7 STAGES OF DIVORCE© to reach the final stage, PEACE, there are seven techniques that you may wish to utilize every day.

SECRET I

Surrender to the divorce process. Expect the unexpected.

SECRET II

Stay in the present. Do not resist the pain. Allow it to be there. Surrender to the grief, despair, fear, loneliness, or whatever form the suffering takes. Witness it without labeling it mentally. Embrace it. Focus on one emotion at a time. Process each emotion as it comes up. Witness each emotion and step back from it in your mind’s eye. As you observe yourself, allow yourself to contemplate the “story” that is in your mind without backing away from it. You will discover that you have not been destroyed and that “you’re still here”.

SECRET III

Use natural mood elevation during divorce. Enhance the endorphin content in your brain chemistry through humor, exercise and music. Practice meditation and yogic deep breathing; make your own spiritual connection through prayer. Utilize the following techniques: increase the rate of healing using exercise to evaporate RAGE. Each time that you exercise, concentrate on one marriage or divorce event and the RAGE that you have associated with it.

SECRET IV

Easy does it. Divorce is a process that takes time; it took years to build up these layers of pain and will take a certain amount of time to peel them off. Visualize an onion with the thin layers of skin; the technique is to work through the layers slowly and consistently.

SECRET V

Stand in your Pain. Feel the feelings responsibly and with support Commit yourself to “Stand in your Pain” until it has dissolved. Remind yourself that the route to a peaceful life is through these emotions, until you reach the 7th STAGE, PEACE. To “Stand in your Pain” is one of the basic principles of The Divorce Forum™ and instructs that the swiftest and most thorough path through our emotions is by allowing ourselves to have all the feelings that contribute to the pain. Our culture in the West considers alcohol, drugs, sex, gambling, shopping and binge eating as just some of the activities that we may utilize to suppress our pain. For many generations we have accepted this, believing that over-indulging could work. But as the use of anti-depressants replace alcoholism and as 12 step meetings replace parties, we know that as a society we are in crisis. When you have learned to stand in your pain, and breathe into the pain you will discover the most amazing miracle; the pain disappears! It is quite common that the psychological issues that cause the divorce reappear to be resolved during the divorce.

SECRET VI

Spend time alone. Take no prisoners during this phase of your healing. There will be days and nights when you will be desperate to distract yourself. Not only will this prolong your healing, but it will be cruel to those who you “kidnap” along the way. The speed with which you heal and find PEACE is directly related to your ability to spend time alone with your feelings. Don't criticize yourself, judge yourself or feel frustrated if you reach for habitual distractions and addictions. For every minute that you “stand in your pain”, you will earn PEACE and you will heal the split that has kept you from yourself. Create an oasis of privacy for at least one hour each day. During the early stages of divorce, many of us are catapulted from PANIC to DENIAL to AGONY to RAGE and back again. Find the time each day when emotions are most available. Releasing them will promote a sense of well-being that will amaze you. Your appearance may improve dramatically and you may begin to enjoy restful sleep without nightmares.

SECRET VII

Learn to Let Go. The List Of Letting Go: During divorce, you will need to let go of some of the following: your marriage, children, spouse, sex, intimacy, money, health, home, career, hobby, vacation, friend, car and prestige. Once you have united your Mind, Body and Soul, you are ready to let go and this is the first step to love. How can we move from a broken heart to a whole-hearted relationship? By letting go.

THE 4 STEPS TO DIVORCE with Susan Allan's Divorce Coaching

Learn The 4 Steps to Divorce:

During **Step 1. Protection**, one divorce client discovered how to create safety for herself and her children by learning new ways to discuss her needs with her husband, using Nonviolent Communication™.

In **Step 2. Legal measures**, another client learned skills to interview different attorneys and received referrals and developed the ability to manage the outcome and the details .

On client who dealt with **Step 3. Compromise**, discovered options for negotiation working with a mediator.

The most important considerations in **Step 4. Healing** are the training and referrals that clients receive in considering different styles of thinking including Nonviolent Communication™, The 4 Questions of Inquiry©, meditation, yoga and holistic treatments.

STEP 1 PROTECTION

STEP 2 LEGAL MEASURES

STEP 3 COMPROMISE

STEP 4 HEALING

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