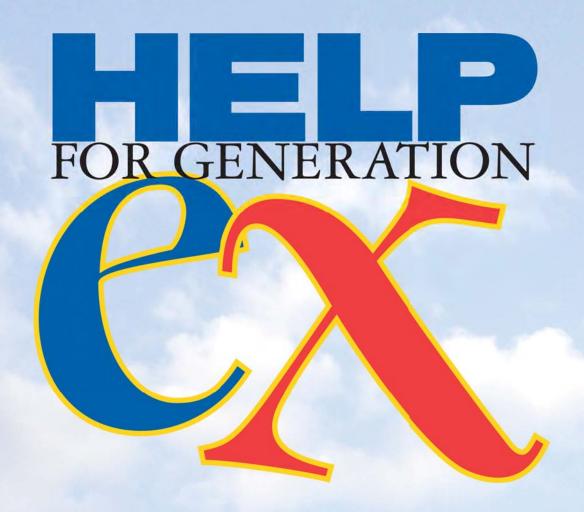
Special 20th Anniversary Issue!

WINTER / SPRING 2016

SINCE 1996





Top 20 Amicable Celebrity Divorces
Should You End Your Marriage?
How to Choose a Divorce Lawyer
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The Divorce School is a brand-new initiative in celebration of Divorce Magazine's and www.DivorceMagazine.com's 20th anniversary.

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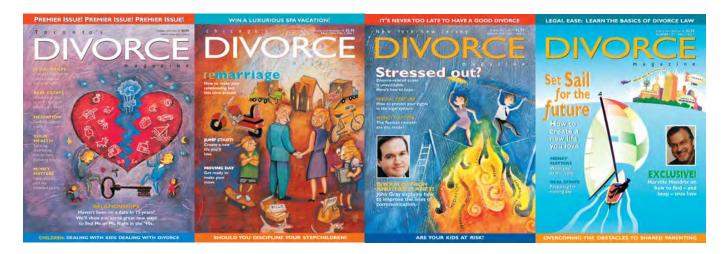
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specialfeature



Divorce Magazine Turns





Divorce Magazine and DivorceMagazine.com were launched simultaneously in March 1996. Here's a look at what's changed – and what has remained the same – over the last 20 years.

By Diana Shepherd

n the summer of 1995, Dan Couvrette and I started dreaming of starting a new magazine: one that would help separated and divorced spouses make better decisions for themselves and for their families. The idea grew out of two divorces: Dan's from his first wife, and my then-fiancé Greg's from his first wife. When we first met, Greg had three young children (aged five, six, and seven), and I had no idea how to become a good stepmother - which included dealing with his ex-wife as well as his children.

We were desperate for information about everything from legal and financial issues to emotional recovery and stepparenting questions - and we figured we'd be in the same boat as a million other separated and divorced people.

Having both worked in magazine publishing for many years, Dan and I were shocked to discover that no one was providing a "one-stop shop" for people struggling with divorce. There were a handful of books, but each one only covered one topic: legal or emotional,

The World's First Divorce Magazine

On March 16, 1996, we published the first issue of Divorce Magazine. Since Greg was a computer programmer with an interest in the Internet, he created the first DivorceMagazine.com website – which was a whopping 12 pages long – at the same time. It was received with gratitude by the divorcing public - and with some outrage from people who had never actually seen a copy of the magazine, but who were sure we it is hard - emotionally, financially, and practically. This is not a decision to take lightly! But if ending your marriage is truly the right action, then there are bad ways and good ways to accomplish this goal. The bad ways will leave you and your family emotionally and financially bankrupt, and possibly damage your children for life. Our magazine and website were based on teaching couples how to go through the process without burning through their families' resources fighting to the death over every issue - and, just



The artwork for the first covers were original paintings by Canadian artist Geoffrey Bonnycastle (see page 5, first three covers). Publisher Dan Couvrette has also contributed original artwork to the magazine: the "Your Divorce Art & Stories" cover (above, left) is one of Dan's paintings.

financial or children's issues. Since we couldn't find what we needed on newsstands – and the Internet was still so new to consumers that there was nothing useful to be found there - we decided to create the magazine and website we needed to read.

were encouraging people to leave their spouses for the "delights" of divorce.

Of course, nothing could be further from the truth: we have always encouraged people to try to save their marriage before deciding on divorce. Anyone who has been through a divorce knows that as importantly, how to help themselves and their children recover emotionally after divorce.

Expert Advice and Support

During the last two decades, we have sought out experts who would not



shame or blame readers, but rather offer helpful advice and tips to help them through what is one of the most challenging and stressful periods in anyone's life. We found respected lawyers, mediators, judges, financial professionals, therapists, and parenting experts who would share their best advice with our readers.

Today, we continue to search out the best and the brightest in their fields to provide this guidance to our readers - both in the magazine and on our website. Recently, we have expanded our offerings to allow readers to support each other through our blog (www.DivorceMag.com/Blog) as well as through the wildly-popular divorce-related blogging site, www. DivorcedMoms.com. We invite you to visit both and check out the expert advice as well as blogs by separated and divorced people just like you.

Since we don't believe in resting on our laurels, we launched Family Lawyer Magazine, a trade publication aimed at divorce professionals, in 2012. Today, we also offer 10 unique Divorce Guides, a monthly eNewsletter, as well as a family of divorce-related websites - including ChildrenAndDivorceGuide.com and MoneyAndDivorceGuide.com.

To help celebrate our 20th anniversary of serving this community, we're launching The Divorce School on April 1st. This online learning center will allow visitors to watch videos and listen to podcasts about divorce-related issues - everything

from child support and custody to legal and financial issues to infidelity and divorce recovery. (For more information, please see "Announcing The Divorce School!" starting on page 36.)

Social media has become an important tool for staying in touch with our readers - and reaching new readers as they start their divorce journeys. Our social media pages (including Facebook and Twitter) currently have 30,000 followers.

Towards Amicable Divorce

Two decades ago, the only divorce stories the media covered were extremely negative: "The Divorce from Hell" being a good example of the kind of headline you might find in your local magazine or newspaper. We are proud to have been part of the paradigm shift away from that toxic viewpoint towards civilized, amicable divorce that did not leave families emotionally and financially bankrupt.

Divorce Magazine's mission has always been to have divorce be civilized, amicable, and transformational.

We accomplish this mission by providing expert advice, quality information, and community support at no charge to those who are considering divorce, separated, or divorced. Twenty years ago, we started with a vision of a world where divorcing people could use the experience to grow as human beings, to support each other in co-parenting their children, and to end their marriages with kindness and compassion.

Although society has come a long way down this road in 20 years, we still have some distance to go before all divorces are like this. Until we get there, you can count on us to keep on helping to make the lives of divorcing individuals and their families better both short- and long-term.



Diana Shepherd is the cofounder and editorial director of Divorce Magazine. She is proud to have had the privilege of serving this community for two decades.

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If you're wrestling with the question of whether to stay in or to leave your marriage, here are the key questions to ask yourself.

By Dr. Joy Dryer, Clinical Psychologist and Divorce Coach

he decision of whether to stay in or to leave your relationship is like wrestling with an alligator: it can throw you to the ground as you try to grab hold of it. Just the process of deciding can leave you panting and exhausted on the ground. And, the decision has sharp teeth (consequences) too. That can be scary. While books have been written about this decision process, I'm offering a 1-2-3 framework to help guide you in your own, personal decision process.

Here are three sets of questions to ask yourself before deciding to leave your marriage.

1. Do you know yourself? Know your partner? Do you really want to leave?

I get it that you may feel exhausted with the power struggles, the criticisms, the disagreements, or even screams, about every little thing. That you feel lonely in bed at night, with no reach out, no snuggle, no warmth, and thus no intimacy, let alone sex. These are good reasons to feel sad, disappointed, lonely, anguished... but not good enough reasons to separate or divorce. The above issues are all fixable if you both are willing to work at it. So...

Ask yourself: Am I reacting to my partner? Do I notice the sunlight catching a wave in his/her hair? Remember that small smile?

.../Continued on page 10



by experts as well as by individuals coping with the challenges of separation and divorce. It's a great new source of support and advice as you make your way through divorce into a new life.

You'll find articles and resources to help you understand:

- Child Support and Custody
- Spousal Support (Alimony)
- Division of Assets
- Legal and Financial Issues
- How to Get a Divorce
- Dispute-Resolution Methods

- Finding Divorce Professionals
- Co-Parenting Issues
- Managing Anger and Grief
- Rebuilding a Life You'll Love



Deciding to end is not said in the heat of an argument or because you are exhausted and don't know what else to do.

Do I still appreciate his/her sense of humor or practical groundedness? Does my heart still skip a wee beat at the sound of his/her voice or steps at the front door? Or no, that's all gone (or never was there). Be honest: do you answer Yes to any of these questions?

2. Have you had a true partnership? Were you a "we," an "us," or just two individuals cohabiting?

Did you have a secure, functioning relationship, but fell off that wagon into distrust? Did you make agreements and keep your word? Secure attachment in a couple's relationship is the hallmark of what we PACT (Psychobiologic Approach to Couples Therapy^[1]) therapists consider our most important goal. Having a true partnership, a "couple bubble," is being able to awaken your partner at 3 a.m. to be comforted after a nightmare. You have each other's backs. Your relationship highlights sensitivity, mutuality, and safety (above all else).

Are you saying that description is unfamiliar? That you protect and take care of only yourself, with little trust that the other will take care of you? You've likely been more critical, judgmental toward the other, more negative than positive. You've been protecting Self and attacking the Other, basically in defensive mode. John Gottman's[2] research outlines four toxic behaviors that flag a sinking relationship: criticism, defensiveness, stonewalling, and worst of all, contempt.

Bottom line: How "partnered up" do you feel?

3. Have you tried everything?

Have you worked for several months – not two or three sessions - with an experienced couples therapist to find out why you are in defensive mode, how you got to the place of Protect Me First/Attack the Other, and what is your part in that co-created space? No blame, no shame. But do you own your part in the relationship troubles?

Questions Answered

So, if you've honestly answered these questions, then you can genuinely say your reason for wanting to separate or divorce is for the only one real reason: that is, to end the relationship. The decision to end is not a threat, a strategy to get him/her to change, a punishment (e.g., for that affair, for being mean...), to prove you are right about...whatever, to draw attention to your pain, or to react to this or that issue. Deciding to end is not said in the heat of an argument or because you are exhausted and don't know what else to do.

Okay. You are calm and rational. You're ready to decide. You can now consider how to approach your partner - so do you wish to discuss:

- a. taking a temporary break,
- b. separating, or
- c. divorcing?

Each is a more escalated, final step – so be sure before you initiate the discussion.

[1] Tatkin, Stan, Psy.D., Wired for Love (2010)

[2] Gottman, John M, Ph.D., The Seven Principles for Making Marriage Work (2nd Ed., 2015)



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If you're thinking about getting a divorce, here are the signs to look out for before making that decision. www.divorcemag.com/articles/ divorce-versus-the-unhappymarriage

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You know you're better off leaving your partner, but something is keeping you from moving on. Here are the reasons why people stay in addictive relationships.

www.divorcemag.com/articles/ addicted-to-the-relationship

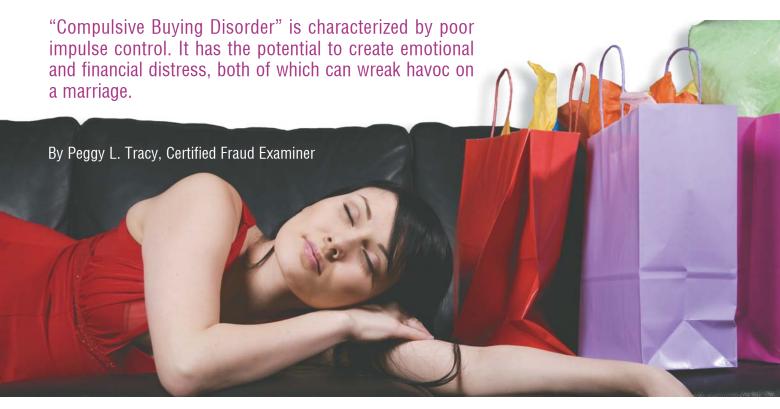
Should I Stay or Should I Go

Are you staying married "for the sake of the children"? If so, you should know that this can actually lead to more problems for your kids than if you had a low-conflict divorce.

www.divorcemag.com/blog/shouldi-stay-or-should-i-go-now-

financialissues

7 Signs Your Spouse is a Spendaholic



ave you ever noticed that people can be divided into two groups when it comes to their attitudes towards money? Some people are spenders and others are savers. In these two groups, some people fit towards the middle of the scale – saving a little more than they spend, or vice-versa – and some are extreme examples at the far end of either spectrum - a millionaire who lives in a bachelor apartment and shops at the Dollar Store because he can't bear to part with a dime, or someone who is about to lose their house to the bank because they

literally can't stop buying stuff they don't need from the Home Shopping Channel.

You can tell when two savers get married. They have a high rate of savings and investments and tend to live on less than they earn – putting away money towards retirement and the occasional big-ticket item, such as a car, annual vacation, or home renovation. Credit scores are high and they handle money with sensibility and delayed gratification.

When two spenders tie the knot, their finances may be a bit more precarious since words like "spending plan"

or "budget" are usually not part of their lexicon. Both spouses enjoy gathering toys, traveling frequently, and spending money rather than saving for a rainy day. As long as they continue to make more than they spend, money problems have a minimal impact on their total financial picture. When married spenders are living beyond their means, all the ingredients are in place for a recipe of maxing out credit cards and turning into a personal debt disaster.

.../Continued on page 13



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When Spender Met Saver

The third scenario is when a saver marries a spender. Over time, the values the saver holds dearly will be tested time and time again. Good luck trying to talk to a spending personality about deferred satisfaction incurred while accumulating retirement savings or watching their college funds grow over time! It does not compute to the spender who is generally a person who wants to live in the moment and not forego the current satisfaction they get in the actual process of purchasing items.

This final scenario is one that I see often in my work as a forensic accountant. In this case, spouses were of a like mind – either savers or spenders – when they first met and married. Over time, one of the parties changed in their money habits and became either a spender or saver while their spouse remained firm in their original money type. Or sometimes, the spender was able to control – or hide – their spendthrift tendencies during the early days of the relationship – but when the romance died, so did their reason for controlling their spending.

Shopping Addiction

A study published in the Journal of Consumer Research (December 2008) suggests that as much as 8.9% of our population, approximately 25 million Americans, may be considered to be compulsive shoppers/spenders. This is not an isolated problem and it co-exists equally between the genders, according to a 2006 study from Stanford University.

Psychologists call it "Compulsive Buying Disorder," which is characterized by poor impulse control. It has the potential to create emotional and financial distress, both of which can wreak havoc on a marriage. Others refer to it as "spendaholism" or being a "shopaholic." The long-term consequences can be devastating with broken relationships, job issues, ruined credit history, and general financial troubles extending over a period of time.

Abraham Lincoln's wife, Mary Todd Lincoln, was apparently addicted

to shopping. She would run up large bills on credit and carefully conceal them from her husband. On one occasion, she allegedly purchased 300 pairs of gloves; another shopping expedition saw Mrs. Lincoln spend \$3,000 on jewelry and \$5,000 on a shawl. She would get an emotional "high" from spending the money followed by a depressive reaction when needing to pay. She referred to it as "stress relief" from her duties and responsibilities as First Lady.

Many years ago, a potential client came to see me. He had filed for divorce due to this exact problem. He was not aware his wife had racked up personal debt of \$40,000 during their marriage; she did everything she could to hide it from him until the creditors started calling at night and she had to confess. They went to counseling and worked out the underlying issues that were causing her to consistently overspend – or so they thought. Then two years later, he found out she had put them into large credit-card debt again. That time, she used some inheritance money of her own to pay it all off and swore it would never happen again. You see where this is heading? It happened a third time over the same eight-year period, and the husband decided to file for divorce. She was undermining the future financial security of the family, and he had had enough.

Signs You're Living with an Spendaholic

Some of the signs of living with an overspender to be aware of include but are not limited to the following:

- 1. Your spouse has become a big fan of the mailman rushing to bring in the mail the second it arrives.
- 2. They conceal shopping habits by hiding bags.
- 3. New, unexplained items show up in your home.
- 4. Your spouse applies for a credit card without telling you.
- 5. They handle all the household bills and make sure you never see them.
- 6. There is a new secrecy surrounding money.
- 7. There are periods of unexplained absence.

It is my experience female spendaholics tend to buy many small items — including clothing, shoes, handbags, and items for the home and children. Male spenders generally purchase fewer, but larger items — such as motorcycles, cars, and golf equipment. I worked on one case where the spouse owned over 39 sets of golf clubs. Men also utilize more spending money through ATMs and cash withdrawals than women; women tend to get their pocket cash while in the grocery store or bank.

One of the main reasons spending is secretive is due to the type of products/services being purchased. If you are spending money on bad behavior that you cannot afford, that is a double whammy to a spouse. Gambling, alcohol/drug dependency, overeating, or adultery are examples of addictions that can become out of control. These behaviors encourage addicted individuals to spend more and more, often incurring large credit-card bills and personal debts.



In many cases, spouses are raiding their retirement assets of children's college accounts to fund their addictions. Many of these secretive behaviors can go on for years undetected.

Triggers of Spendaholism

What could trigger bouts of spending addiction? A marriage that does not have a transparent wrapper around the finances, or poor communication, could easily set up a situation where overspending might occur. Secrecy, motive, and concealment are the other variables needed to carry on a spousal ruse. It may also stem from an emotional subconscious desire to get back at the spouse for some slights, whether real or imagined.

Some of the reasons heard when confronted with an overspending problem include:

- 1. He paid no attention to me.
- 2. Enjoyed the friendliness of retail workers.
- 3. Felt a "retail high" while shopping that became an addiction.
- 4. Never added up all the credit-card

- balances just continued to open new accounts.
- 5. Keeping up with their stature in the community.
- 6. Arguments or anxiety sparked an urge to shop and then hide the goods.
- 7. She had an affair, so I took the credit card to get even.
- 8. "I make the money, so I can spend it as I like."

Divorce Consequences

When two savers get divorced – assuming one of them hasn't recently acquired a love interest with expensive tastes – the financial statement is unlikely to come as a shock to either one of them. They have a pretty good idea of what they have, and there are financial and real assets to divide in the property settlement.

When a saver and a spender divorce, things are usually messy - both financially and emotionally. The saver is outraged at the amount of debts racked up by the spender – and by the news that he/ she may be on the hook for those debts

during and after divorce. If you're the saver in a divorcing couple, you need to speak with a lawyer and a financial professional immediately to find out what you can do to stop hemorrhaging money before your divorce is final.

Some of the most difficult divorces are those families where both spouses are spenders. There may be few financial or real assets to split in the property settlement. Good luck trying to craft two full sets of personal expenses out of a family unit that is in the habit of spending all the income that is generated! The news is not good for couples who have been living beyond their means: when they get divorced, their debts generally exceed their assets, and they end up trying to split the debt equitably – which could result in one or both of them having to file for bankruptcy. There may be no other option. That is the day of reckoning for many poor financial spending habits.



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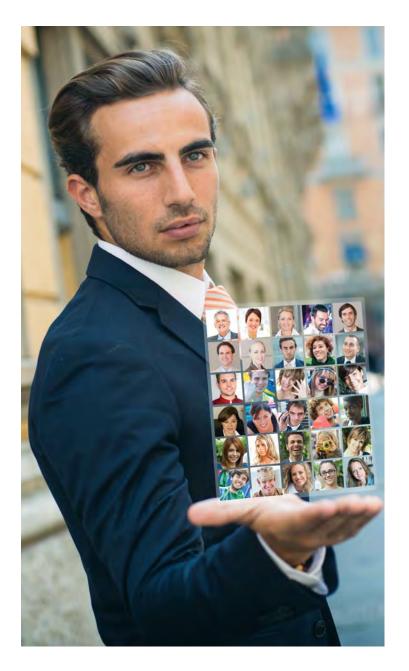
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Money Myths

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Choosing How to Divorce

Divorce forces you to make many choices with life-changing consequences.
One of the first decisions you'll need to make is which process to use to resolve your divorce issues: litigation, mediation, or collaboration.

By Adrienne Rothstein Grace, Divorce Financial Professional

inding yourself in the challenging position of planning your divorce will force you to make many choices with far-reaching consequences. The value of making the right decision cannot be overstated. The same goes with one of the first decisions you'll need to make: "how" you want to proceed with your divorce.

Often, when separated people find themselves at the crossroads of

determining what process they will use to navigate their divorce, the fear of the unknown paralyzes them into making decisions that, in the end, turn out not to have been the best decisions for them. Let's explore the options available and how selecting one over the other can have far-reaching positive (or negative) consequences on a divorce, relationship, and family.

Here's a brief introduction to the

three most common dispute-resolution processes available to divorcing couples.

Mediation

You and your soon-to-be ex work together with one neutral expert to resolve some – or all – of your divorce issues. All documents prepared for the mediation, and all matters discussed in the mediation, are confidential. The only public document is the final judgment.

- A neutral person (mediator) helps you negotiate; the mediator may be a lawyer, a mental-health professional, or other trained individual.
- The mediator has no power to decide the case, but will guide you to create your own agreement.
- The process is flexible and encourages cooperation rather than adversarial winner/loser mindsets.
- There is no obligation to hire a lawyer or other adviser – although each spouse is highly advised to review final documents with a lawyer before signing an agreement.
- Mediation is efficient: unless it breaks down, it is less time-consuming than litigation.
- Mediation is inexpensive compared to litigation.
- Mediation is empowering: you and your spouse decide what's best for you and your family, rather than asking a judge to decide.

Collaboration

If a couple wants to work together to reach a resolution out of court, but feel they need their own lawyer to help them do so, then collaborative divorce may be a good choice for them. All documents prepared for the collaborative negotiations, as well as all matters discussed in the sessions, are confidential. Only the final judgment is a public document.

- Each spouse retains his/her own specially-trained collaborative lawyer to offer legal advice and support.
- · Spouses and lawyers sign a "no court" agreement (lawyers must withdraw if the process breaks down), encouraging all parties to work towards resolution without the threat of court.
- · Spouses and lawyers negotiate together in "four-way" meetings.
- · Collaborative lawyers may recommend involving collaborative professionals - such as a Certified Divorce Financial AnalystTM to illuminate the financial issues, or a marriage and family therapist to act as coach to help the divorcing couple move beyond roadblocks

- caused by their emotions or communication issues.
- Collaborative divorce is flexible: parties can create innovative agreements that suits their family's unique needs.
- Unless it breaks down returning the divorcing couple to square one - collaborative divorce is usually more efficient than litigation.
- Collaborative divorce is generally less expensive than litigation. Parties share the expense of a financial, parenting, or other expert, rather than each having to hire their own, competing expert.

Litigation

This may be the only option in cases where the parties cannot work together, or where there is a power imbalance or history of abuse. Generally all pleadings are public records. This is the least private and most expensive of the processes, and often involves the highest level of conflict.

- Each spouse is represented by his/her own lawyer, who acts as an advocate for that client's best interests.
- Lawyers negotiate on behalf of their clients rather than clients working through the issues themselves.
- If negotiation betweens the lawyers fails to produce an agreement, then the case goes to court where a judge will decide how each issue will be resolved.
- The schedule is dependent on the courts. In some jurisdictions, you can wait a year for a court date and then get bumped when the case before yours takes longer than expected.
- This is usually the most expensive option in terms of both time and money – especially if the case goes to court.
- Litigation can level the playing field if there's a real power imbalance, if there's a chance that the financiallysavvy spouse is manipulating or hiding assets, or if one spouse is genuinely afraid of the other.

One of the most important decisions

made in divorce is choosing the process that works best for the divorcing couple and allows them to move forward to achieve the best outcomes for themselves – and their children, if any. Make sure to find out as much as you can about the pros and cons of each process before deciding which one is right for you.



Adrienne Rothstein Grace (CFP®, CLTC, CDFATM) brings 30 years of financial advisory experience to clients in transition. Her holistic approach to financial transition plan-

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How to Choose the Right Divorce Lawyer

Here are the eight questions you should ask before meeting with a lawyer, and the 12 questions to ask during your introductory interview to help you find the right divorce lawyer.

By Donna M. Cheswick, Divorce Financial Analyst

n order to choose a good divorce lawyer, a large part of your introductory interview will involve asking questions about their expertise, fees, and philosophy. Like many, you may find

the idea of questioning a highly-trained professional intimidating.

When interviewing a divorce lawyer, don't be apprehensive or nervous, or worry that you're insulting them by asking questions. A good lawyer will value an informed and proactive client. Also, lawyers are in business, and you are a potential customer who may ultimately pay thousands of dollars in services. You want to act responsibly by being selective so that you feel comfortable and confident in your choice.

8 Questions Before You Meet

Obtain some preliminary information about the lawyer you are thinking of hiring before you meet with them. This will allow you to familiarize yourself with their practice - and weed out the ones whose philosophies are incompatible with your own. Visit the lawyer's website, and then call their office to ask a few basic questions, such as:

- 1. What percentage of their business is in family law?
- 2. How long have they been practicing as a family lawyer?
- 3. Does their practice include alternatives such as collaborative law, or do they encourage the use of outside alternate dispute resolution/mediation to minimize costs?
- 4. Do they have an introductory complimentary consultation? If so, how much time is allotted?
- 5. What is their hourly rate, and in what time increments do they bill?
- 6. Do they provide itemized invoices showing costs incurred and retainer balance?
- 7. What is the minimum retainer, and is it refundable if not used? How is replenishing that retainer handled during the course of your case?
- 8. Are they a solo practitioner or do they have other lawyers at the firm?

Once you select a lawyer to interview, prepare a brief written overview of your current situation (length of marriage, problems leading to the decision to divorce, actions taken so far, a summary of your marital assets/debts, number and ages of dependent children, and any other complicating issues that might apply) and a list of questions to ask the lawyer before your interview. This will help keep the meeting on track - and also help to prevent you from getting overly emotional. During your interview, a good divorce lawyer should make an effort to put you at ease, use language you can understand, listen patiently to your questions and take

the time to answer respectfully, and be sure you understand their responses. Complimentary consultations are usually quite short, so you should be prepared to pay the lawyer's hourly fee once the free period is up.

12 Questions for the Initial Interview

During your initial interview, consider asking the following additional questions. If not, be sure to get them answered before hiring the lawyer:

- 1. What is your preferred strategy/ philosophy for handling a divorce case (a lamb, a pit-bull, or a fox)?
- 2. What percentage of your cases end up in court? What percentage of your cases settle out of court?
- 3. What do you think I could expect to pay (if you're the higher wage earner) or receive (if you're the lower wage earner) in spousal support and/or child support?
- 4. Can you give me a realistic expectation of what is typical with cases similar to mine?
- 5. Do you foresee any problems arising in my case?
- 6. Do you charge extra for copies, filing fees, and other fees?
- 7. What is your preferred method of communication (phone call/email), and what is your response time to communications with your office?
- 8. Do you recommend working with other professionals such as a certified divorce financial analyst, business valuator, forensic accountant, or coach/therapist if needed?
- 9. Can you provide long-range forecasts of what I should expect my future will look like for a potential marital settlement agreement?
- 10. May I have a copy of your retainer agreement, engagement letter, or other contract you require so that I can review it before agreeing to retain your services?
- 11. Will you provide me with copies of correspondence and legal documents pertaining to my case?
- 12. What documents do you need from me in order to get started?

You should never feel pressured to "sign on the dotted line" before you have educated yourself and have enough information to make an informed decision. One of the biggest determining factors in how your divorce will proceed are the choices you make in how you plan to divorce, and the lawyer and other professionals that you will use to help you get there.



Donna Cheswick (CDFATM) helps clients and their lawyers understand the financial complexities surrounding divorce. She facilitates and teaches monthly

Divorce Workshops for Women, and she has published articles on divorce and finances for national print and online media. www.medallion-wealth.com

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5 Rules for Successfully Negotiating a Divorce Settlement

The fallout from going back on a negotiated term in your divorce settlement could have costly ramifications – both financially and on your family – and it could ultimately kill the agreement.

By Mary Krauel, Mediator and Financial Professional

oing through divorce and separation can be an emotional, painful, overwhelming, time-consuming, stressful, and, for many, a financially-crippling experience. Did I mention that divorce can be an emotional,

painfully overwhelming, time-consuming, stressful, and financially-crippling experience? It is worth repeating because sometimes folks are so caught up in their anger, frustration, and fear that they make it even more painful

by doing things that sabotage – or even kill – their settlement. Although these negative experiences cannot be totally eliminated, they can be mitigated if couples can follow some simple Divorce Rules.

Rule #1: Don't Renege on **Decisions Made**

When I begin a mediation process with a divorcing couple, I review several divorce rules with them that I use to guide them to a fair and reasonable settlement. One of the most critical is that once you've reached agreement on a term in your settlement, don't renege or backtrack.

When couples enter mediation, there is often little or no trust between the parties. A key element of my process is to build trust between the parties during the mediation by having them take small steps. Those steps come in the form of agreements reached on terms during the course of the process. As they continue to agree on terms, they see success - which then allows them to make bigger decisions more easily as they start to trust the process and each other. Once an agreement has been reached on an issue, both parties view it as closed. Often, this is the building block for other decisions that need to be made. If either party changes their mind, recants, or wishes to vary the term, the other party will view that as a breach of the agreement. It doesn't matter that there isn't a signed and executed agreement yet: the parties had reached agreement on that term, and there was a mutual understanding that it would ultimately become a part of the formal separation agreement.

Rule #2: Do Not Self-Sabotage

What is self-sabotage? This is not a trick question, nor is it rocket science. Selfsabotage is simply doing something that will negatively impact you. I raise this because people are often unaware how impactful their actions (like backtracking on decisions), comments, and behavior can be - or how it can trigger a negative reaction in someone else. In divorce situations, this awareness is further clouded by the visceral emotions people feel.

Rule #3: Do Not Breach the Trust

All the trust that may have been regained through the process is either lost or severely impaired because of a breach (see Rules 1 and 2 for examples). Accusations follow, and old history of former breaches of trust in the relationship are revisited, all giving fuel to emotions once again. Changing just one term now calls into question all other terms that had been agreed upon - especially if some of those terms were made as a concession to both parties' agreeing to the term now being revisited. At its worst, the other party may reject all terms and bring the negotiations back to square one. All that time and effort to date may have been wasted, and more time and money will be expended to get back on track. One or both parties may no longer wish to be cooperative, and may be just mad enough to quit mediation or negotiation and instruct divorce lawyers to take their case to court.

Rule #4: Live the Commitment for Real

It is usual for folks to take a step forward and then one back: this is part of mediation as parties ride the roller-coaster of divorce. Hopefully, the steps back are fewer than the steps forward. On rare occasions, a step back happens at the end of the process when the settlement agreement has been drafted and sent out to the parties for review and approval. That happened with one of my clients - an older couple who had been married for more than 30 years and had a very long history of "broken promises." When the husband decided at this late stage to change significantly terms of spousal support – already an emotional term – it was like Mount Vesuvius erupted. "Liar" and "dishonest" were some of the milder terms used by the wife, who felt her former spouse was once again demonstrating the behavior of their marriage. Sadly, her anger and belief that her husband had no intention of honoring the mediated settlement resulted in her pursuing a divorce lawyer to fight for her.

Rule #5: It is Better to Say No the First Time Than to Renege Later

Parties are often anxious to get their settlement over and done with. Dragging it out is stressful and can be costly, but this needs to be balanced with having enough time and information to make decisions you can live with. I tell my clients that it is far better to hesitate, take time to think about it, and feel committed to a decision - whether a "yes" or a "no" - rather than making a decision and then changing your mind later. Saying no allows the parties to consider other

options and negotiate a different outcome, and there has been no perceived breach to derail the process.

I always like to give clients the benefit of the doubt and expect that they're entering into a divorce settlement negotiation with the intent to be fair and reasonable. In the situation noted in Rule 4. I think the husband believed he could improve the deal for himself by raising the change late - expecting his wife would wish to avoid legal costs at the eleventh hour and just agree to get the divorce over with. Time will tell if his was a gamble worth taking financially, and at the risk of embittering the relationship further with his wife. Did I mention they have adult children? What cost and impact do you think this will have on them?

If you have negotiated a settlement and are thinking about changing your mind, think twice. If you don't want to be like those clients of mine, don't say yes unless you really mean it.



As an experienced divorce mediator, Mary Krauel (CPA, CA, EMBA, CDFATM, B Math) through her firm PRM Mediation helps clients in the Greater Toronto Area and London, Ontario medi-

ate financial and parenting decisions instead of litigating in an adversarial legal system. www.prmmediation.com

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Tax Tips and Traps

Here are two topics you'd probably rather not think about: divorce and taxes. If you're separated or newly divorced, however, it could be worth your while to get some good financial advice about both.

By Diana Shepherd, Divorce Financial Analyst





Spousal Support

Also known in some jurisdictions as "alimony" or "maintenance," spousal support is typically treated as taxable income to the person receiving it and tax-deductible for the person paying it. Before deciding whether a specific amount is going to work, you need to know what the actual out-of-pocket cost is if you're the payor or the net

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amount that you'll receive if you're the payee. For example, if paying \$30,000 in spousal support annually, how much is that \$30,000 going to cost you after factoring in the tax deduction? And, if you're receiving the \$30,000, how much of that will you have to pay in taxes? For payments to qualify as spousal support, they must meet a number of requirements; make sure you've met them all.

Child Support

Generally speaking, child support is non-taxable income to the person receiving it and it is not tax-deductible by the person paying it. If you're going to be paying both spousal and child support, you may be tempted to lump both payments together and call them "spousal support" so you can claim a bigger tax deduction. Sorry to burst your bubble, but the IRS and CRA are wise to this "strategy," which could land you in serious hot water! You can also end up owing back taxes, penalties, and interest if your support payments are not structured correctly in your divorce agreement. In the US, if spousal support is reduced or terminated because of a contingency related to a child (such as a child attaining a specific age or income level, dying, marrying, leaving school, or gaining employment), it can be reclassified as child support. There are many other ways the IRS could reclassify some or all of the deductible spousal support you have paid as non-deductible child support; make sure your agreement doesn't contain one of these hidden traps before you sign it.

Third-Party Payments

Usually, payments must be made directly to the recipient to be classified as support. But what if you're going to be paying child or spousal support to an ex who has a genuine problem with money - a gambling addiction, for instance? "Third-party or specificpurpose payments can be considered support payments under certain circumstances," says Mary Krauel (CPA, EMBA, CDFATM), who practices in the Greater Toronto Area and London. Ontario. "Specific-purpose payments may include rent, property taxes, insurance premiums, and educational or medical expenses for the benefit of the recipient." This is helpful in settlements where there is concern that the support payments will be used by the recipient for necessary expenses while at the same time preserving the deductibility for the payor, she adds. "To guarantee deductibility – clearly state it in the agreement."

Divorce-Related Fees

MBA), who practices in

In the US, you can deduct the portion of fees paid to divorce-industry professionals (e.g., lawyers, actuaries, accountants, or appraisers) for tax advice or for help in getting spousal support. In Canada, you can deduct legal fees paid to establish, increase, or collect support payments; however, only the recipient of support may claim these deductions – not the payor. "There is an inequity in the deductibility of legal fees paid by the recipient of support payments versus the payor," points out Karen Archibald (CDFATM, CGA,

Truro, Nova Scotia. "This inequity is exacerbated by the fact that, often, it is the payor of the spousal support who would benefit more from being able to deduct legal fees, as that person is most often in the higher tax bracket." Find out if you can deduct any of the divorce-related professional fees before you file your taxes.

Filing Status

"Filing status is often more important than dependency exemptions: someone filing as a Head of Household (HOH) can claim a higher standard deduction and lower tax rates than a single filer," says Heather Smith Linton (CPA, CFP, CVA, CDFATM), who practices in Durham, North Carolina, "This can often translate into more of a tax savings than a dependency deduction. A couple needs to have at least two children to make this strategy work," she continues. "The general rule for filing as HOH is that an unmarried taxpayer would have to maintain a household that is the principal place of abode for over half the year for a qualifying child." According to Justin Reckers (CFP, CDFATM), who practices in San Diego, California, the HOH filing status strategy is a simple and elegant way to reduce overall tax bills and even has some other benefits. "HOH filing status comes with tax brackets identical to those available to the Married Filing Jointly scenario, but also allows for each party to the divorce to file separate tax returns," he says. Inquire about the requirements for claiming HOH to see

If you are still filing joint returns with your spouse, make sure to review your tax return before signing on the dotted line.

if this strategy can work for you.

Joint Tax Returns

If you are still filing joint returns with your spouse, make sure to review your tax return before signing on the dotted line. "Remember - you will be held liable for what is being reported, whether your spouse or a professional accountant prepared the form," warns Carlton R. Marcyan (JD, MBA, CPA, CFP, CDFATM), a partner at Schiller DuCanto & Fleck in Chicago, Illinois. "In my nearly 25 years of practicing law. I would estimate that two out of three spouses do not look at their tax returns before signing and are not aware of what they are consenting to."

Tax Credits and Benefits

Make sure you're taking advantage of all possible tax credits and benefits during and after divorce; if your agreement isn't structured correctly, you may

be unable to claim tax relief. Karen Hallson-Kundel (CGA, CBV, CDFATM), who practices in Winnipeg, Manitoba, points out that the separation agreement must specifically identify the parent who will claim the child in order to preserve the Eligible Dependant tax credit, for instance. "Families with two children can structure the separation agreement to indicate that each parent claims one child, effectively doubling the tax benefit," she says. Terry Hawes (MBA, CGA, CFE, CDFATM), who practices in Port Moody, BC, adds that: "The Eligible Dependant Amount has specific caveats that must be met to qualify."

This tax credit is often missed as practitioners and clients believe that these conditions must exist for the entire year since separation or as of December 31. In fact, the legislation states, "at any time in the year. This strategy is often available in the year of separation to multiply the tax credit." In the year of separation, get your CDFATM or accountant to crunch the numbers to see whether you should be claiming the spousal support or any allowable tax credits. "If you pay support and

that year or allowable refundable tax credits – whichever yields the larger benefit," says Karen Archibald. "For example, Sally and Joe separated on September 1, and Joe pays Sally \$300 each month in deductible support. Joe would be far better off claiming the spousal credit of \$10,527 versus the support of \$1,200."

Of course, there are different tax credits and benefits in the USA and Canada, so find out what is available in your area and for your situation.

The Last Word

Since each case and each state or province may have different requirements, rules, and guidelines, you should consult your Certified Divorce Financial Analyst®, accountant, and/or family lawyer for specific guidance about how taxes could affect your property settlement and support payments.



Diana Shepherd (CDFATM) is the co-founder and editorial director of Divorce Magazine. For more information about how a CDFATM professional can help you with the financial

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childrenanddivorce

Rules By Terry Gaspard, Therapist for Introducing a New Partner to Your Kids



ne of the most common questions divorced parents ask me is: When should I introduce my new partner to my children? My best answer is to take your time dating after divorce and don't introduce your new love to your kids if you are dating casually. While it's normal to seek solace, companionship, and a sexual relationship after a breakup, it's crucial to take it slow so you can assess whether the relationship is a casual one, or might be permanent.

The number-one thing to keep in mind when deciding when to introduce a new partner to your kids is timing after your divorce. What's the hurry? Even if both of you are in love and seem to have a lot in common, breakups are common and kids get caught in the crossfire. Next, the setting and length of the first introduction is crucial to success. Meeting in an informal setting may help your kids feel more relaxed. Rather than planning a long visit, it's best to have a brief, casual meeting with few expectations.

Your Child's Age Is a Factor

Another important consideration when introducing your kids to a new love interest is their age. Truth be told, younger children (under age 10) may feel confused, angry, or sad because they tend to be possessive of their parents. Renowned researcher Dr. Constance Ahrons, who conducted a 20-year study of children of divorce, concluded that most children find their parent's courtship behaviors confusing and strange.

On the other hand, adolescents may appear more accepting of your new partner than younger children, but they may still perceive that person as a threat to their relationship with you. Dr. Ahrons also found that teenagers may find open affection between their parent and a new partner troubling - so go easy on physical contact in front of them. Do you want your teenager to model their behavior after you? If so, you owe it to yourself and your kids to build new relationships thoughtfully.

Timing Is Everything

I've witnessed many new relationships

go sour when a partner is introduced to children too quickly. It can cause anguish for everyone - especially children who are probably holding on to the idea that their parents will eventually get back together. It may take them time to accept a new person in their life.

For example, Caroline, a 36-yearold teacher, described her new partner, Kevin, as thoughtful, affectionate, and a great match for her. They had been dating for a little over two months, and she was head over heels in love with him. But she began questioning their relationship when her daughter, Baylie, complaining about him."

During our second session, I asked Caroline if she had thought through any disadvantages of introducing her daughter to Kevin so soon. She paused and said: "not really," and so I asked her to write down a list of pros and cons for her homework assignment. When Caroline arrived for her next session, she reported that she was having second thoughts about whether she had rushed into including Kevin in so many activities with Baylie, and she realized that Baylie was seeing him as a rival for her attention.



age eight, started complaining about Kevin coming over – especially when his nine-year-old son, Ryan, came along for the visit. She didn't understand why Baylie didn't share her enthusiasm for Kevin because he was so perfect for their family.

As Caroline spoke, disappointment was apparent in her voice: "Kevin's just so ideal for our family and I can really be myself with him. He has a son and is a great dad. I figured that Baylie would like him because he's a lot of fun. and I was blindsided when she started

5 Rules for Introducing Your New Partner to Your Children:

1. Timing is essential to healthy family adjustment after divorce. Children need time to adjust to their parents' split, and it can take a year or two for them to get over anger, sadness, and other emotions. If you introduce your children to someone whom you are dating casually, this may complicate their adjustment to your divorce.

.../Continued on page 29





New Partner / Continued from page 27

- 2. Keep in mind that your kids may view your new love as a rival. Just because you are smitten with your new partner, it doesn't mean that your kids will share your positive feelings.
- 3. Consider your children's needs for security and reassurance. Introducing your new love to your kids too soon can increase stress in the house and take energy away from your kids' ability to grieve the loss of their intact family. Be sure to give your kids lots of reassurance that you have plenty of love to go around.
- 4. Ask yourself: Is my love interest a good fit for my family? After all, you might have great chemistry with someone, but they might not be best suited to become part of your family.

Sleepovers with Your New Partner

Be sure to be careful about sleepovers with your new partner when you have children living with you. It's not wise to plan an overnight with your new love interest in your home right away because it can increase rivalry between them and your kids. If you co-parent, it should be easy to spend an overnight with them when your children are with your ex. Having your new partner spend the night should only be an option once you're fairly sure that your relationship is going to be permanent.

Let your children know that you have an abundance of love to go around. It's crucial to reassure your kids that your partner will not replace their other parent or change your relationship with them. Don't be surprised if your children reject your new partner at first. Some kids express anger or defiance and may even threaten to run away – or to go live

Let your children know that you have an abundance of love to go around. It's crucial to reassure your kids that your partner will not replace their other parent or change your relationship with them.

5. Invite your children's feedback for ideas about how and when they meet your new partner for the first time. If you've been dating someone for a while and feel relatively confident that you are heading towards a long-term commitment, then talk to your children: explain that you're dating someone whom you care about and that you'd like to introduce to them. Ask them if they have any questions. Keep the first meeting short and low-key. Going to a restaurant or neutral spot for the first meeting is best. Ask your kids where they'd like to go, and don't invite your partner's children to join you on the first few visits.

with their other parent full-time. Adopt realistic expectations about your children's acceptance of your new partner: just because you are enthralled with this person, it doesn't mean that your kids will share your enthusiasm.

Don't Rush

In sum, the key to successful parenting post-divorce is helping your kids heal from your breakup, and introducing them to a new love too soon might complicate, delay, or damage this process. You can simply tell your kids that you're going out with a new friend, and that's enough information for the moment. Consider the amount of time since your divorce, the age of your children, and the level of commitment between you and

your new partner. Waiting to introduce your kids to your new love will pay off for everyone in the long run.



Terry Gaspard (MSW, LICSW) is a licensed therapist, college instructor, and non-fiction author specializing in divorce, women's issues, children, and relationships. She and

her daughter have just released a new book, Daughters of Divorce: Overcome the Legacy of Your Parents' Breakup and Enjoy a Happy, Long-Lasting Relationship (Sourcebooks, January 2016), which is available at Amazon. com. www.movingpastdivorce.com

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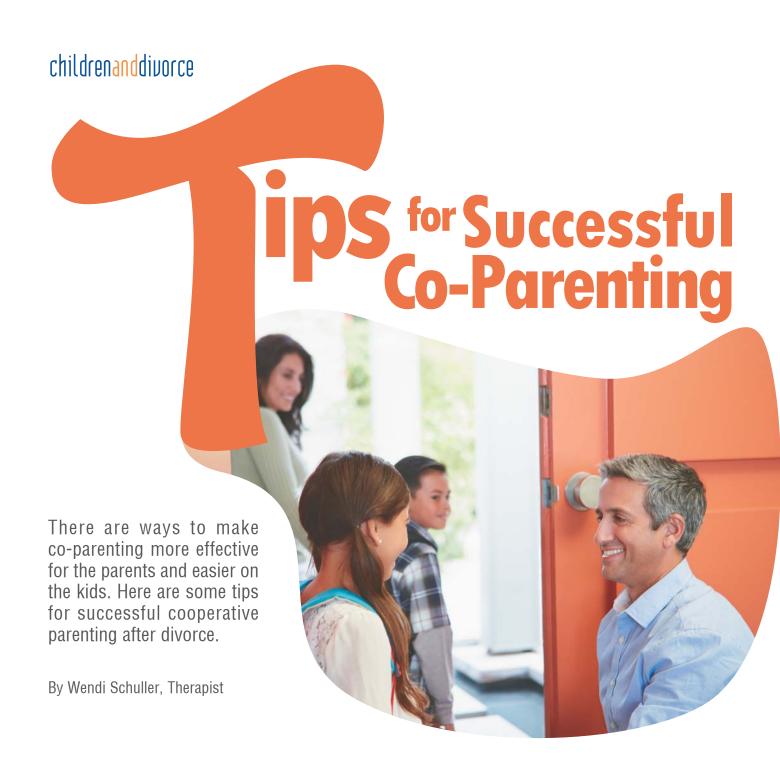
New Partners, Stepparents, and Remarriage

When families separate, many parents quickly start dating again; in most cases, one or both parents will marry or cohabitate with a romantic partner at some point post-divorce. www.divorcemag.com/articles/ new-partners-stepparents-andremarriage

Meet the Children: How to Introduce Your Children to Your **New Special Friend**

John Grav, the author of the bestseller Men are from Mars. Women are from Venus offers six tips to ensure that this first meeting goes well.

www.divorcemag.com/articles/ meet-the-children-how-tointroduce-your-children-to-yournew-special-friend



o-parenting is a relatively modern term in the divorce world. When my parents walked out of divorce court, they never communicated with each other ever again – about me or any other topic. Co-parenting implies cooperation and dialogue: former spouses are no longer partners in marriage, but are still partners in raising their children.

Today, divorcing parents have many more choices than the previous generation – or perhaps parents like mine simply did not see the need to discuss their children with each other post-divorce. Custody is usually joint, which means both parents have the right to decide what schools and activities their children will attend – and from time to time, they

will have to discuss issues and opportunities that arise in their children's lives.

How to Make Cooperative Parenting Easier

There are ways to make co-parenting easier – for parents and for children. Consider having a regularly scheduled meeting – perhaps monthly – to discuss

new issues or activities. Have an agenda, just as you would for a conference at work.

If one parent veers off course into blame, anger, or other toxic areas, calmly steer them back to the topic being discussed: "We were talking about Jane's wish to change schools," for example. Keep emotion out of the discussion, and treat the other parent as you would an excitable co-worker: with calm, but firm, courtesy. These meetings don't have to be in person if it is difficult to be in your ex's presence. Using Skype or the phone is fine, even if they only live a few streets awav.

Co-parenting is easier when both parents are on the same page and don't feel left out of anything. There are various online calendars and apps (such as www. OurFamilyWizard.com) that let each parent view and add activities or events in the youngsters' lives - such as dance recitals, sports tournaments, and school concerts – as well as track parenting time. Add these to a shared schedule as soon as you know about them; that way, one parent cannot blame the other one for not notifying them about an important event in their children's lives. Remember to keep grandparents up-to-date on the kids' events so they can attend, if possible.

Some parents have a notebook that goes back and forth between homes, which is particularly helpful with young children. For instance, if a child has an asthma attack or a severe allergic reaction to food, you can make a note of it, letting your co-parent know when an inhaler or EpiPen was administered. This also is useful for medical conditions like seizures. If there are incidents at school or other information that needs to be relayed, the notebook is another method of both sharing and recording the details.

Consistency and Teamwork

An important part of co-parenting is setting up consistent rules, routines, and consequences in both homes. Kids require constancy in their topsy-turvy world. Going to bed and eating meals at vastly different times is like having chronic jet lag. They feel more secure with a routine, and it is better for their physical and mental well-being. This also avoids pitting one parent against the other one; you won't have to deal with "Dad lets me go to bed at 11" or "Mom lets me watch TV all day." When kids realize that their parents are on the same team – even though they no longer live in the same home – and that the rules are consistent in both homes, then they are less likely to try and get away with things.

Work together when dividing up holidays. Some parents each have the kids for part of the special day, and others trade holidays on alternate years. There may be new step-siblings, who also have to share holidays with another parent, to work into your holiday schedules. Some co-parents have a get-together with new partners and grandparents and do okay in each other's company. See what works best in your situation.

If Co-Parenting Is Difficult

The "don'ts" of co-parenting can mostly be avoided when thinking of what is in the children's best interests. Yes, it is hard to put your ego aside or not to consider punishing your ex by "forgetting" to enter the dates of the school play on your shared electronic calendar. Getting back at an ex through the children is not healthy and can backfire. One father took his sons to a show during the divorce that he knew his wife would get angry about. The boys - who were upset seeing an adult-themed play with scantily-clad women – told the interim psychologist, who put a stop to this behavior. Later, they discussed this and more events with the custody evaluator; the mother ended up with physical custody and the father was not granted any overnight visitation.

If co-parenting is difficult, consider having a third party handle all communication between you. One woman had her friend edit out any mean comments from her ex-husband's emails and then forward them to her. Others have used a mediator or some other professional to take care of all messages and communication between co-parents.

The Message Board on Our Family Wizard has a feature called "ToneMeter." Described as an "emotional spell-check," ToneMeter helps you identify and flag

emotionally-charged sentences within your message and adjust the overall tone.

The bottom line is that co-parenting is a learning process and generally gets easier as time goes by - especially if parents are able to check their egos and put their children first.



Wendi Schuller is an author, nurse, and hypnotherapist who is certified in Neuro-linguistic Programing (NLP). Her most recent book is The Global Guide to Divorce

(Austin Macauley Publishers, 2015), and she is a featured author on www. DivorcedMoms.com and a regular blogger for www.DivorceMag.com. www.globalguidetodivorce.com

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When life hands you lemons, you can complain about how awful they are - or you can sprinkle sugar on them, add water, and enjoy a sweet lemonade. The choice is yours.

Ways To Fight Depression and Depression and Thrive After Divorce

By Lizzy Smith

few weeks ago, my daughters and I went on vacation to Florida. When we landed in Orlando, I rented a car and we did a road trip to Savannah, Georgia and Charleston, South Carolina. We also spent time in Jacksonville and Orlando. What made the trip really amazing is that our best friends who live in California were also in Orlando at the same time, so we spent five days of our vacation together. I've known these friends, Julie and Shane, since college, and they are family to me. Julie's

.../Continued on page 34

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Fight Depression / Continued from page 32

mom, Kay, was also there. Kay is like a second mom to me, and my daughters call her Grandma Kay. She is an amazing woman and truly an inspiration: Kay has taken all of life's lemons and made a very sweet lemonade.

Some five years ago, Kay's leg was amputated due to a severe blood clot. Two years later, her husband passed away. She now lives alone in her home, wheelchair bound. It would be very easy for Kay to remain holed-up at home, crying about how the kids never visit enough and watching life pass her by while watching TV. She has chosen another path: Kay travels like no one I know. This summer, she took her two daughters, Julie and Vicki, on a road trip.

They flew to Chicago, rented a car, and drove to Pennsylvania, New York, Washington, DC, Vermont, and New Hampshire. When that trip was over, she followed Julie and her family on a trip to Seattle, and then drove down the coast to their home in Long Beach, California. They made a stop somewhere in Oregon, and she went river rafting. After being home for a week, she hopped on another plane and went to Florida. Kay went with us to Disneyworld, and she didn't miss out on a single ride. I couldn't believe her energy level – it far surpassed mine even though I'm 47 and she's 72. She is home now, but leaving for a conference in Salt Lake City in a few days; she'll be doing the 12-hour drive herself.

We talked about her mindset on life. "I want to live," Kay said. "When Jim passed away, I decided that I wanted to spend whatever time I had left in this world doing things I love. I may be in a wheelchair, but so what?"

Sprinkling Sugar on Life's Lemons

Yes, so what? So life hands us lemons. What do we do about it? Suck them dry, lamenting at how awful they are – or we sprinkle sugar on them, add water, and enjoy a sweet lemonade!

I can't tell you how many cancer survivors I talk with who are in the throes of depression. Hey, it's common. Hearing you have a life-threatening illness is a real game-changer. It is terrifying, actually. When I was told I had cancer and then left my abusive husband just days later, I could easily have sat in an infusion room, cried my eyes out, and then gone home to... what?

I have talked to countless divorce survivors who also suffer from depression and PTSD. What to do about it? Let divorce beat you down, or live with purpose?

Let me tell you, thriving is far better than drowning in pain and sorrow. In fact, overcoming life's challenges rocks! It's not always easy, but it is possible. (Note: if you're struggling with clinical depression, please see a therapist.)

Here are seven strategies for combating depression and thriving after divorce:

1. Eat Well

Your brain needs good nutrition. Now is the time to cut out processed foods and sugar and give your body the nutrients it needs to thrive. Add foods high in Omega 3 fatty acids (like salmon), loads of fresh fruits and veggies, beans, and nuts. Drink lots of water. Add lemons to give it flavor. I am also a huge fan of unsweetened ice tea, especially in heat. It's a far better alternative than sodas and energy drinks.



Take a hike! Or go for a walk, take up yoga, ride a bike, or adopt a dog and walk together. Do something (anything!) that gets your heart rate up for an emotional boost.

2. Get Proper Sleep

You must give your body time for proper rest. It is possible to get too much sleep, however. Each of us is different, but about eight hours (give or take) is good. If you're consistently getting a lot more sleep than that, force yourself to get out of bed. Likewise, if you are consistently sleep-deprived, it is nearly impossible to function properly. Get fresh linens in your room, diffuse a relaxing scent, and consider taking a hot bath before getting in bed. It will relax and calm you.

3. Make a Bucket List and Get to Work!

Make a list of things you've never done but sound like fun. Now start working on crossing things off your

leave home. All she did was cry all day. I wanted to scream. She was in remission! Something not all cancer survivors ever achieve. What the hell was she doing crying all day? I met another cancer survivor who was extremely upset over 4th of July weekend because no one invited her to their home and she was alone. I asked her why she didn't host her own party or hit up the local fireworks by herself and meet new people? Neither cancer survivor had good answers. Sometimes, there is a "joy" in being a victim. We expect others to "just know" that they need to help us and when that doesn't happen, we love to wallow in selfpity. This is a terrible mindset and solves absolutely nothing. Get out

Although it may sound counter-intuitive, during and after divorce is a great time to challenge vour current routine and take you outside your comfort zone. Sometimes, finding joy and happiness takes work and commitment.

list. One day when I was sitting in infusion getting chemo, I made my bucket list. Just writing things out gave me a huge emotional boost. While I might have been very sick, there was going to come a day when I would feel better and I could start having fun again. My list included places I wanted to visit, trails I wanted to hike, and skills I wanted to learn. Here I am, four years later, and I'm steadily working on that list – and adding more items to it. Several months ago, I went to South America and hiked around Iguazu Falls in Argentina and Brazil. I went hang gliding. And I was published in the Chicago Tribune.

4. Force Yourself to Get out of the House

I once met a cancer survivor, who is in remission and doing very well, who spent crazy amounts of time lamenting that she was too sad to of the house (shower first!) and go do something fun. Get a pedi, hike a trail, adopt a homeless pet... If you don't feel like it, do it anyway.

5. Exercise

Go for a walk. Take up yoga. Garden. Do something (anything!) that gets your heart rate up. Adopt a dog and walk together. If the weather allows, try and get outdoors and take in natural vitamin D and fresh air. It is a huge emotional boost.

6. Help Someone Else

Spend your time doing something kind for someone else. Make a meal for a homebound senior, play cards with seniors at a residential community, volunteer at your child's school, or knit caps for cancer survivors. Serving others helps us realize that we aren't alone and that there is always someone else who has it worse. Plus, you might make some new friends.

7. Try New Foods

One of my favorite activities is trying new foods. Look up an interesting recipe, try cooking with an ingredient you've never heard of, or hit up an ethnic restaurant. Take a friend or your children with you and enjoy a hearty conversation over your meal.

Although it may sound counterintuitive, during and after divorce is a great time to challenge your current routine and take you outside your comfort zone. Sometimes, finding joy and happiness takes work and commitment. Even if you don't feel like it, do it anyway. Your mind and spirit will thank you for it.



When Lizzy Smith was diagnosed with multiple myeloma in 2012, she made the difficult decision to leave her husband and move with her two young daughters to

another state to seek treatment. Lizzy is now in remission, and she and her daughters are all doing well - living proof that life post-divorce can be beautiful. www.DivorcedMoms.com/ blogs/lizzy-smilez

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Announcir The Divorce School!

his year, Divorce Magazine and www.DivorceMagazine. com are celebrating our 20th anniversary of offering support, advice, and guidance to separated and divorced individuals. As part of our anniversary celebrations, we've teamed up with www.DivorcedMoms.com (the Web's leading resource and community for divorced moms) to launch The Divorce School (www.TheDivorceSchool.com) - which will offer videos and podcasts from a wide range of leading divorce professionals, as well as separated and divorced people.

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The Divorce School is a unique online learning center

where people will learn to make better choices before, during, and after divorce. Divorce professionals as well as real people who have experienced the process first-hand will share their expertise and experience through videos and podcasts; free, practical, and transformative, the first semester will begin in April 2016. All videos and podcasts will be available 24/7 for free download during April, May and June.

Who Is on the Faculty?

- Honorable Michele F. Lowrance, the Dean of The Divorce School, is a divorce mediator and a retired family law judge in Chicago. She has more than 39 years of experience as a lawyer, judge, and mediator; she is also a child of divorce and is divorced herself.
- Diana Shepherd, CDFA™, is the Editorial Director and Co-Founder of Divorce Magazine. The author of hundreds of divorce-related articles, she is a nationally-recognized expert on divorce, finance, and remarriage issues.
- Cathy Meyer, Master Certified Coach (MCC), is the Divorce Support Expert at About.com and Managing Editor of www.DivorcedMoms.com. She has been a single mother for 16 years with two children.
- Megan Hunter, MBA, is an international speaker and author on the topic of high-conflict disputes and complicated relationships. She is the Co-Founder of the High Conflict Institute and Unhooked Media.

Pegotty Cooper is President of Divorce Coaching, Inc., celebrating 5 years in training and certifying personal Divorce Coaches. She is also a co-author of the recently released book Divorce: Overcome the Overwhelm and Avoid the Six Biggest Mistakes. We need you in

our community changing the face of divorce!

- Veralynn Morris, CDFATM, has more than 30 years of experience as a financial professional. The Founder of Divorce Financial Solutions, Inc., she helps clients understand the impact of today's decisions on tomorrow's financial future.
- Vera Bergermann, managing attorney of Bergermann Law Firm, has been practicing law for more than 35 years. She has been a family law mediator for more than 20 years, is a qualified Parenting Coordinator, and holds a Master's degree in Taxation.
- John P. Cito, CDFATM, helps divorcing women by developing a strategy to obtain the best settlement. He serves as his clients' personal CFO to handle all their financial and tax issues after divorce.
- Peggy L. Tracy is a Certified Fraud Examiner (CFE) and Certified Divorce Financial Analyst (CDFATM) who focuses on forensic accounting for divorcing clients.
- **Dr. Sheri Meyers,** the author of the book *Chatting or* Cheating, is known as America's leading infidelity and intimacy expert. She'll discuss how to detect infidelity, affairproof your relationship, and rebuild love and trust after an
- Rosalind Sedacca, CCT, is a divorce and parenting coach and the Founder of the Child-Centered Divorce Network. The author of several books about parenting, she has created an audio coaching program for divorced parents.
- **Alison Fosbery**, MA, is a Registered Psychotherapist who is passionate about helping separated and divorced couples move past resentments and achieve common goals. A child of divorce, she has been working with families for 10 years.
- Dan Couvrette, Publisher and Co-Owner of Divorce Magazine, www.DivorcedMoms.com, and Family Lawyer Magazine. Happily remarried for 18 years, he is the father of two adult sons from his first marriage.
- Martha Chan is the Co-Owner of Divorce Magazine, DivorcedMoms.com, and Family Lawyer Magazine. She has been a supportive stepmother for 18 years.

What Courses Will Be Offered?

Here are a few topics we have on the agenda, with more to come as we move toward the start of our first semester.

Legal Divorce Issues

- Will I Need a Lawyer? How to Choose a Lawyer
- Do It Yourself Divorce
- Getting Prepared for Divorce

Divorce Mediation

- An Overview of Divorce Mediation
- Mediating a High-Conflict Divorce

Financial Divorce Advice

- What You Need to Know About Child Support
- Alimony: Will You Receive It, or Will You Have to Pay It?
- How Property Is Divided During Divorce
- How to Recognize a Fair Divorce Settlement

Children's, Co-Parenting, and Stepfamily Advice

- When and How to Talk to Your Children About Divorce
- A Conversation with Two Adult Children of Divorce
- How Child Custody Decided? What Impacts the Decision?
- Gender Bias in the Family Court System
- Co-Parenting with an Irrational Ex
- The Importance of Parenting Time
- What Is Parental Alienation and How to Deal with It
- Using a Personal Divorce Coach to Become a Successful Blended Family
- Blended Families: A Conversation with Two Stepmoms

Coping with Divorce and Divorce Recovery

- How to Handle Divorce-Related Stress
- Is Your Ex a Narcissist?
- Sex and Divorce
- Do You or Your Children Need Therapy?
- Overcoming the Trauma of Infidelity
- Creating a Support System

High-Net-Worth Issues

- Complicated Finances/Taxes/ Hidden Assets
- Is My Spouse Entitled to What I've Earned?
- Preparing for Long-Term Litigation and a High-Conflict Divorce Process
- Business Valuation and Divorce

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There are no fees: just watch/listen and learn. Join Us now to get reminders and updates at www.TheDivorceSchool.com.

See you in school!



healthandwell-being



For many people, the decision to divorce brings up feelings of guilt, shame, and a sense of failure. Here's how to make room for spiritual and emotional healing after divorce.

By Dr. Gitu Bhatia, Psychologist

ivorce and separation have all kinds of legal, financial, and emotional consequences. One aspect of divorce that is not often talked about is the spiritual consequence experienced by the family members. It is safe to say that, for many, divorce is a legal dissolution of a religious or a spiritual contract. For many people raised with strong religious beliefs, the decision to divorce brings up feelings of guilt, shame, and a sense of failure.

Of late, many distinctions are made between religion and spirituality. Generally speaking, spirituality is described as a more personally chosen and individual experience compared to religion. Religion may or may not be chosen by one, and tends to be a more collective experience that is guided by texts or leaders. While religion and spirituality bring up inner conflicts and question your faith, these beliefs and values can also be helpful in getting through one of the most difficult times in people's lives. Although in this country we support the separation of church and state, in reality, religion often frames our view of right and wrong and a sense of fairness and justice, and needs to be addressed for healing and growth for all members of the family.

Spiritual and Emotional Healing

Spiritual healing can take many forms. Here are seven ways of making room for the spiritual and emotional healing after divorce:

- 1. Finding support of a religious leader/guide who understands your situation may be helpful in getting through this difficult part of your lives with compassion, forgiveness, and room for healing.
- 2. Young children and adolescents may have different questions and concerns about their own religious and spiritual beliefs. Get the guidance and support of others who have similar values and beliefs to provide answers and bring clarity.
- 3. Free yourself by learning to forgive. Forgiveness is not the same as accepting behaviors that are unacceptable.
- 4. According to recent studies, meditation, a staple of many religions, is known to reduce emotional pain.
- 5. Perhaps you were not active in a church or temple before your separation or divorce, but this may become a place of refuge at a time of personal crisis. Acceptance from others in your faith may help the process of refueling and healing for you and your children during and after the divorce. These places sometimes also provide a community of support, which helps reduce the isolation many divorced people feel.
- 6. Avoid getting into conflicts regarding religious holidays and observances with the other parent. Remember that these holidays provide you and your children a sense of hope and continuity.
- 7. If possible, create a divorce ritual with the other parent. After the initial emotional turmoil has had time to settle, for the sake of their children, parents may decide to have

a divorce ceremony that includes recognizing what was good in the marriage, forgiving

each other for the mistakes made during the marriage, and wishing each other well going forward. This can also help children feel validated and hopeful about the future.

Growth and change often come with some amount of pain and anxiety. Understanding your own core values, and your religious and spiritual beliefs, may actually help you reorganize your life with more clarity and meaning after divorce.



Dr. Gitu Bhatia (Psy.D.), a former family mediator for the Los Angeles Superior Court, is a psychologist in private practice and adjunct faculty at the Graduate School of

Education and Psychology at Pepperdine University. She teaches cross-cultural psychology and supervises students in their clinical work. www.gitubhatia.com

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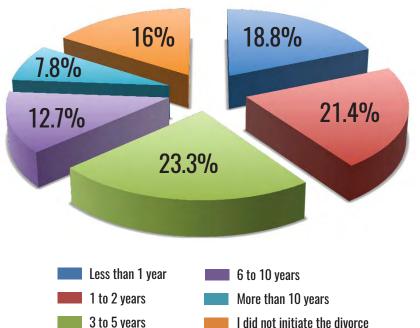
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How Long Did You Consider Divorce?



t the beginning of January 2016, Divorce Magazine posted an on-Line survey asking our readers and visitors how long they thought about divorce before initiating the process. More than 430 people responded to the survey, and many took the time to write comments explaining their answers.

According to the results, 23.3% waited three to five years before finally taking action – followed closely by those who waited one to two years (21.4%). This is not surprising, as most spouses make a few attempts to save the marriage - or at least wait and see if there's any change on their spouse's behavior – before taking the initial step towards divorce. "It took me 5 long years to build up enough courage and to realize I could do it!" said one participant. "I haven't looked back since and have never been happier."

Although only 8% of women and men who were surveyed revealed they waited more than 10 years to divorce, it

still speaks to how hard it can be to make the final decision to end a marriage. "I knew he was cheating for years, but I stayed because I was raised to believe that divorce was not an option. I really regret the years I lost waiting," said one woman who contemplated divorce for more than 10 years. Another respondent reported considering divorce "on and off since about year 8 of my 20-year marriage, but I struggled most in the last three years."

Of course, some people took action relatively quickly; 18.8% waited less than one year between first considering divorce and initiating the process. The shortest time noted was one day! Today's society tends to value instant gratification: many people are unwilling to wait long to get what they want, and couples no longer feel the necessity to stay together if either or both parties are unhappy. Of course, there have always been people who are quick to make decisions – and just as quick to act upon them. Finally, since the economy has

How long do most people think about divorce before taking action? Several years, according to a recent *Divorce Magazine* survey.

By Avital Borisovsky

been recovering from the depths of the Great Recession, many couples no longer need to stay in their marriage for financial reasons.

In fourth place at 16% was people who had not initiated the divorce. Some of those reported being "blindsided" by the request. One woman's husband dropped the bomb one week after they returned from a romantic dream vacation celebrating their 25th wedding anniversary!

Based on comments, infidelity was the most common reason participants filed for divorce. "I was completely blindsided by my husband who cheated for over 3+ yrs," said one respondent.

"I had 3 small children back then, and he was the breadwinner. I stuck it out for my babies to have the life they deserved until my middle child, then 18, found out he was cheating and kicked him out. We never looked back. She knows she saved me in a sense. I was too weak to do what I needed to do. But now I am strong and happy!!" said another respondent.

"I waited for my daughter to get through her bat mitzvah before moving out – and then waited another year to [file for divorce]," said one man. "I was hoping my ex-wife would have had the decency to do it since she was the one with a girlfriend ... She declared she really was a lesbian after 20 years of marriage."

specialfeature



TOP 20

Amicable Divorces From the Last 20 Years

In honor of *Divorce's Magazine*'s 20th anniversary, we've chosen the top 20 "best" celebrity divorces from the last 20 years.

ince releasing our first issue 20 years ago, *Divorce Magazine* has witnessed the rise and fall of some of the most famous celebrity marriages. Going through a divorce is difficult during the best of times, but it can be even harder when the eyes of the world are watching your every move. When you factor in the rumors, tabloids, and having to divide millions of dollars in assets, it's no surprise celebrity divorces are often quite tumultuous.

However, there's a growing trend of amicable Hollywood divorces, and we'd like to honor those celebrities who have managed to take the high road in their divorces; here are the top 20 best divorces from the last 20 years.

Demi Moore & Bruce Willis

Top honors go to Demi Moore and Bruce Willis, who separated in 2000 after 13 years of marriage. Their divorce was clearly amicable: numerous photos were taken of the actors at events and on vacations together with their children and

new spouses. It was a blended family like no other. Rumer, the divorced couple's oldest daughter, has been quoted as saying, "I never had to split up vacations or split up birthdays... They always made an effort to do all of the family events still together and made such an effort to still have our family be as one unit, as opposed to two separate things, which I think really made an impact."

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Top 20 Divorces / Continued from page 44

Gwyneth Paltrow & Chris Martin

Shining a spotlight on the idea of "conscious uncoupling," actress Gwyneth Paltrow and musician Chris Martin have maintained a close friendship since their divorce in 2015. In a recent article in Glamour magazine, Paltrow said she sees Martin as a brother. "We're still very much a family, even though we don't have a romantic relationship," she told the magazine. The two have been spotted vacationing and spending time together with their son and daughter, and Paltrow even admitted they both occasionally sleep over at each other's houses. Although not every situation allows for such close co-parenting, the two are a perfect example of how it's possible to stay friends after divorce.



After finalizing their divorce in 2013, actors Courteney Cox and David Arquette have remained friends. "When you love someone, you want them to be happy, even if it's not with you," Cox told More magazine. The two have been seen taking their daughter Coco out for lunch together and attending her soccer matches.

Fran Drescher & Peter Marc Jacobson

Art imitates life: Fran Drescher and Peter Marc Jacobson made a television show based on their divorce. After 21 years of marriage, the high-school sweethearts called it quits; soon after, Jacobson admitted to Drescher that he was gay. In 2011, the exes were back together again - only this time in the TV show Happily Divorced, which played off their real-life divorce experience. According to Drescher, the two are best friends and "still have a caring, loving relationship."

Heather Locklear & Richie Sambora

In 2007, after 13 years of marriage, actress Heather Locklear and musician Richie Sambora went through an amicable divorce. So much so, the divorced couple was spotted vacationing with their teenage

daughter in Bora Bora in 2015, and in Hawaii the year before. The exes continue to spend holidays together, and Sambora has expressed his love for Locklear: "Time does heal old wounds. I mean, I still love Heather and I



Russell Simmons & Kimora Lee Simmons

know she loves me."

This isn't your average divorced couple. After more than 10 years of marriage, business magnate Russell Simmons and Kimora Lee Simmons, TV personality and former CEO of the clothing line Baby Phat, called it quits. However, they have since remained close friends. Not only have the exes spent holidays together, they have also vacationed together numerous times with their children and new spouses in tow. To top it off, Simmons is the godfather of Lee Simmons's son with current husband, Tim Leissner. Simmons has nothing but kind words for his exwife and her new hubby: "I feel incredibly close to my best friend Kimora Leissner and her amazing spouse and now my business partner, Tim Leissner."



Jennifer Lopez & Marc Anthony

They were friends before they began a relationship, and they're still friends to this day. Despite their divorce after 10 years of marriage, the two have spent time together with their twin children, most recently celebrating their twins' birthday. The singers have also appeared on stage together since the divorce, showing off their smiles and happily holding hands. Jennifer Lopez has stated that she and Marc Anthony are good friends and very supportive of each other.



Mariah Carey & Nick Cannon

Since Nick Cannon filed for divorce from Mariah Carey over a year ago, the still-married couple has stayed pretty amicable. Both have posted





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happy family photos online including on Thanksgiving, Easter, and Halloween - showing that they have been putting differences aside for their children. The host of America's Got Talent has also used social media to send his congratulations to Carey on her engagement to James Packer: "Congrats to @MariahCarey and James! May God Bless Your Future Union... #GreatPeople #GreatCouple."

Reese Witherspoon & Ryan Phillippe

In 2007, actors Reese Witherspoon and Ryan Phillippe divorced after eight years of marriage. They have stayed friends while raising their daughter and son. In a 2014 interview on HuffPost Live, Phillippe opened up about his relationship with his ex-wife. "I think we've gotten to a really great place," he said. "It's going well, and she's happy and remarried, and our kids are incredible." The two have been seen attending their kids' sporting events and birthdays together, and have also been spotted together on family outings.

Angelina Jolie & Billy Bob Thorton

They were known for being that crazy couple who wore lockets containing each other's blood, and they seem to have been able to sustain a friendship after their 2003 divorce. Both have spoken positively of each other, and Angelina Jolie also wrote the foreword to Billy Bob Thornton's memoir. "I still love him dearly and think the world of him... I'm proud to have been his wife for a time," she told Entertainment Weekly in 2008.

Ben Affleck & Jennifer Garner

Some spouses continue living in the same household until their divorce is finalized for financial reasons. However, in Ben Affleck's and Jennifer Garner's case, money isn't the issue: they have agreed to have

separate homes on the same property so their three children can be near both parents. They are doing their best to keep the divorce amicable – including hiring a mediator to help come up with an agreement in their family's best interests. To make the divorce even easier on their children, this past Christmas, the estranged couple made it a point to spend time together as a family after taking a winter vacation in Montana with their children. Although their divorce is not final. Affleck and Garner have proven their commitment to making their split easier on their children.

Peter Facinelli & Jennie Garth

Twilight star Peter Facinelli and Jennie Garth, known for her role in Beverly Hills, 90210, have been able to put their children first despite their divorce. The two have kept a joint bank account, which is available for both to access when funds are needed for their three daughters' care and education. Both declined child support; instead, they agreed to deposit equal amounts into the joint account. In addition to that, the pair opted out of having a formal custody agreement and agreed to have 50-50 custody of their children. These two are a perfect example of exspouses who trust each other and put their children first – important aspects of successful co-parenting.

Melanie Griffith & Antonio Banderas

After nearly 20 years of marriage, actors Melanie Griffith and Antonio Banderas signed their divorce papers in July 2015. Their split seems to be amicable: in a joint statement, the exes stated they would end their marriage "in a loving and friendly manner honoring and respecting each other." Months after their separation in 2014, Griffith posted a photo of Banderas and their daughter Stella on Instagram as well as

a family photo, alluding to their close friendship. Griffith has stated that she was "really joyful" and "life is good."

Caitlyn & Kris Jenner

Although their divorce after 24 years of marriage was tense - especially when Caitlyn Jenner began the process of transitioning from male to female - the two have since become closer. Caitlyn, previously gold-medal winning athlete Bruce Jenner, and Kris Jenner, reality TV star and mother of the Kardashian sisters, have been spotted at events together, including their daughter Kylie's birthday and Kendall's Victoria's Secret Fashion Show. While Kris has admitted to having a difficult time adjusting to Caitlyn's transition, she emphasized the importance of letting go for the family. "We have two children together," she recently told Harper's Bazaar. "It's important for my kids to see our family strong and united."

Miranda Kerr & Orlando Bloom

Despite their 2013 divorce, former Victoria's Secret model Miranda Kerr and actor Orlando Bloom have stayed friendly. Just last spring, Kerr admitted to living across the street from Bloom so both of them can be near their son, and the pair has also been seen spending time together with their child. "We're really close, we're going to be a family forever and we both really do love each other. We have genuine love and respect for each other," Kerr said during their separation.

Hilary Duff & Mike Comrie

After separating in 2014, actress and singer Hilary Duff and Mike Comrie, a former NHL player, were seen going out together with their son and even taking a family vacation shortly after announcing their separation – despite an ongoing custody battle. The divorce



was finalized this February, and the two have agreed to share joint custody and keep a friendly relationship for their son. During an interview on the Ellen DeGeneres Show, Duff had this to say: "We are good friends and we laugh a lot. We have great communication and we share pictures when one is not with Luca. He's great, we are great, and we keep on trucking."

Megan Fox & Brian Austin Green

Despite filing for divorce recently (in August of 2015), actors Megan Fox and Brian Austin Green are already taking on divorcing amicably. The pair has been seen taking their kids on outings - such as on Thanksgiving – and running errands together. Green is currently seeking joint custody of their two sons as well as spousal support after being unable to work due to a serious car accident over a year ago.



Heidi Klum & Seal

Although the two reportedly had a difficult divorce in 2014, they have since spoken highly of each other and seem to able to co-parent

peacefully. In a joint statement following the divorce, Heidi Klum and Seal explained they were going through an amicable divorce and that protecting the wellbeing of their children was a priority. Klum was quoted calling her ex-husband "a great man" and wishing him all the best with his new girlfriend. Klum, a model and judge on America's Got Talent, and Seal, a singer-songwriter, have been photographed taking their four children out to dinner together and appearing at their kids' soccer games, looking friendly and even giving each other hugs.



Kate Hudson & Chris Robinson

While they're not taking any vacations together, actress Kate Hudson and The Black Crowes singer Chris Robinson are doing a good job at co-parenting their 12-year-old son Ryder. Since their 2007 split, the two have been seen spending time with their son, including attending his baseball games and strolling through the streets of New York City together. Hudson has spoken openly about her experience

growing up with divorced parents and a stepfather, recognizing the importance of having both parents maintain a consistent presence in their child's life post-divorce.



Howard Stern & Alison Berns

In 2001, radio personality Howard Stern and his college sweetheart, Alison Berns, finalized their divorce after 21 years of marriage. The pair went through mediation to finalize their agreement, and not much was revealed about the pair's divorce since both staved away from the media – which was surprising given Stern's reputation as a "shock jock."

While we admire celebs for their talent, these famous couples certainly deserve recognition for their ability to keep things civilized – and sometimes even friendly – during a very difficult time in their lives. Divorce is never easy, but finding some common ground and thinking about what's best for your children can make the entire divorce process, and the years that follow, a lot easier. If these celebs – who live their lives under a microscope - can do it, so can you.

