

## **SPECIAL REPORT**

# **Proven Strategies and Techniques For Getting Through a Massachusetts Divorce in Middlesex, Suffolk, Essex and Norfolk County**



## **If You're Facing A Divorce, This Is The Most Important Report You Will Read Today – And Possibly The Most Important Report You Will Read Over The Next Several Weeks...**

The mere fact that you're reading this tells me that your contemplating, beginning, or in the middle of a court action in one of the Massachusetts family courts. You may be searching for solid, cutting-edge advice or, alternatively, you have already decided that the one thing that you need now is competent and zealous legal representation.

So read on...

### **You don't know me yet, but here's how I can help...**

My name is Irwin Pollack. I am a divorced father and a divorce attorney. More than 20 years ago, I went through my own painful divorce. I had to deal with issues like child custody, division of assets, child support, alimony, and lawyers. Back then, I thought I had one of the most complex divorces in the history of the Commonwealth.

I was wrong. Mine wasn't that much different than most. Looking back, one thing is for sure...

I was prepared because I didn't just have a lawyer; I had a "legal team."

### **My Own Divorce Nightmare...**

I learned the hard way about the perils of divorce. Once my wife hired her shark of a divorce attorney, he wanted nothing to do with settling our divorce. He was hell bent on getting everything, and giving me and our son NOTHING!

Of course, her divorce attorney planted the seed. Why? Because he was able to make a huge amount of money. The longer our divorce was not settled, the more money he made.

## How I survived...

Eventually my life got better. I took my attorney's advice and made it through the storm. **He showed me how to get smart and fight back.** I was able to rebuild my life financially and have a great (shared custody) relationship with my son.

Having learned my lessons the hard way, I made a promise to myself that nobody would have to go through what I did ever again.

As a result, I became a huge fan of the process. I fell in love with the system. After going to law school, I passed two Bar Exams and ultimately founded the Massachusetts Family Law Group, which is now Pollack Law Group, P.C.

## Before You Begin the Divorce Process, Come See Me...

I'll share my story and give specific tips and recommendations on how to get ahead and not be taken advantage of during the divorce process.

I've been where you are. I bet there's nothing more you'd like than a clear plan for your divorce that you can execute now! **I can get you there in about 30 minutes.** I'll tell you everything you need to know.

- I'll answer most of your common divorce questions (even the ones you haven't thought of yet).
- After meeting with me one-on-one, you'll be more knowledgeable than 99% of the other divorced people out there.
- You'll feel **much less stressed** once you know how the system works and have developed a proven plan that you know will get results.

I've done all the research for you. I've read nearly every divorce book out there. I've studied the laws, worked with and interviewed close to 100 other attorneys and spoken with courthouse personnel (both on and off the record). I condense it all down to into a half-hour meeting.

## Here Are The First 10 Things You Need To Know:

- 1.** Before you actually file for divorce, there are three steps you must take:
  - Consult privately with your accountant or financial manager before discussing divorce with your spouse. It is essential to know your own financial position in the event of divorce before making your desire for a divorce known to your spouse.
  - Consult with a divorce attorney before discussing divorce with your spouse. This can prevent crucial errors and save a great deal of time and money during any divorce.
  - Do not leave home before you and your spouse have a signed separation agreement. If you are in danger, follow your attorney's instructions carefully.

- 2.** Most divorces come down to economic exercises. Because of this, you should know where you stand – now and in the future. Have you done a household budget? What do your household expenses add up to?
- 3.** With the economy the way that it is, some people are finding that in order for them to save their homes from foreclosure or to gain control of their bills, they need to file bankruptcy in the middle of their divorce. There are advantages to filing just prior to – or waiting until after – your divorce. Do you know which way you would be best protected?
- 4.** How you handle yourself in the courtroom – both on-the-stand and off-the-stand – speaks volumes. Judges and court personnel form their own opinions as to the truthfulness of litigants, their fitness as a parent, and issues such as underemployment and ability to pay support during informal discussions throughout the process. What you say and how you say it is more memorable, and makes much more of an impression than you may ever think.
- 5.** Throughout the divorce process, always focus on the best interest of your children. Put the issues between you and your spouse aside. Focus on what’s in your son or daughter’s best interest. Be prepared to speak on this matter on an ongoing basis. Cite examples and specific actions – not just theories.
- 6.** As you begin to discuss your divorce with the children, adapt your explanations to each child’s age and maturity. Play smart – this will get you more time with them.
- 7.** During the negotiation process, analyze and then negotiate responsibility for your children’s education costs and their future. *Suggestion:* Whenever you and your spouse are deadlocked on a monetary point, take the difference between the two of you and put the same in a trust or educational account for the children.
- 8.** Understand the Massachusetts statute as it relates to “equitable distribution.” The judge is ordered to divide the marital estate equitably by applying those 21 factors as outlined in M.G.L. Ch. 208 Section 34. *(When you call me, I’ll explain those factors to you!)*
- 9.** Remember that for purposes of the Massachusetts Guidelines, income is defined as gross income from whatever source regardless of whether that income is recognized by the Internal Revenue Code, reported to the Internal Revenue Service, or to the Commonwealth of Massachusetts.
- 10.** Given the state of the economy, make sure you know all the laws relating to tax implications of divorce. How will keeping (or letting go of) the marital home affect your financial strategy now or in the years to come?.

## **By Now, I Bet You’re Getting The Point!**

You need the insider information to take control of your divorce. You’ll be amazed at how easy your divorce can end-up when you know just a few insider tips.

Getting the information you need to know to really get ahead with your divorce has historically been very difficult as most lawyers simply don't want this information to get out. But things have changed.

It's time that you learned the real truth. Given the state of the economy and the need for you to protect yourself and your children, it's time that you learned the secrets you need to know to both protect yourself and turn the tables on your spouse in order to get everything that you deserve in the divorce.

## **Time May Not Be On Your Side!**

Long-term divorce planning is one thing. Pre-divorce planning is quite another. Why? Simply put, the stakes are higher. You can't afford to make poor decisions during the weeks and months before your divorce.

**Call to Schedule a Free, No-obligation Consultation in Southborough, Boston, Cambridge, Dedham, Framingham, Quincy or Woburn:**

**800-763-1030**

**We work weekends and start our days  
at 5 a.m. in the morning!**

## **In Just 30 Minutes You'll Learn:**

- How to maintain your lifestyle, protect your children and secure your future.
- Should you have joint or sole custody? We'll help you decide.
- We'll tell you how to get the best possible custody arrangement...and expose the mistakes most mothers and fathers make.
- We will show you how to calculate your child support obligations to the penny. If you're going for a modification and you're paying too much, we'll show you how to lower it.

## **What About the Kids?**

In Massachusetts, the hallmark standard in the Probate and Family Court is to do what is in "the best interest of the children." All of us at Pollack Law Group, P.C. put your children's needs first.

The issues are far beyond just who gets custody and who gets visitation; frankly, we use the phrase "Parenting Plan" instead – it takes the focus away from winning and losing and puts the kids' needs first.

You need to be prepared for the various issues, so that you are the one who decides how your children's lives will be handled, not some judge.

## The Biggest Issue You'll Likely Face First is How to Tell Your Children That You're Getting Divorced.

One of the hardest parts of separation is telling your kids, and you have to deal with that painful announcement at a time when you're emotionally wounded and bleeding. Talk to us – and other single parents – about how they handled it, and rehearse what you'll say before you sit down with your children.

If possible, you should both sit down with your children and explain that you aren't happy living together anymore, and that you'll be getting a divorce and live in different houses. Assure them that you both love them very much, and how that won't ever change. It's vital to tell them that neither parent is divorcing them. They'll simply have two houses now, not just one!

Assuming you'll have some form of a parenting plan, explain how they'll be spending time with each of you, but it'll take some time to figure out a schedule.

While difficult at times, don't compete for your child's love. Also, don't bad-mouth your spouse or force the kids to choose sides, either by words or actions. The best thing you can do for both your children and yourself after you tell them about the divorce is to simply love them and share some cries.

### ASK DAVE...

Q:

Part of the reason my spouse and I are probably getting divorced is because of the stress of the economy, our constant arguing about finances, and the four months that I was out of work. What happens if I file for bankruptcy?

A:

If you think you and your spouse are headed for divorce and there is a lot of debt between the two of you, it might make sense to file for bankruptcy before starting a divorce proceeding in the Middlesex, Essex, Suffolk, or Norfolk County Probate and Family Court.

There are several advantages to doing this sooner, rather than later.

First of all, filing bankruptcy first can simplify the divorce by clearing out some of your debt. This can make it easier to negotiate how the remaining debts should be divided, and protect you from your soon-to-be-ex's bankruptcy filing down the road.

Additionally, you and your spouse might want to consider filing a joint bankruptcy before the divorce. Not only will this make the final division of any remaining debts even easier, but filing a joint bankruptcy is cheaper than filing two separate ones.

In either event, bankruptcies and divorces have serious impacts on each other, especially with respect to your property and personal finances.

Divorce and bankruptcy are not only financial problems, but they are emotional problems as well. Our attorneys strive to help our clients over that emotional hurdle while we crunch the numbers and work toward a solution.

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*As Managing Attorney at Pollack Law Group, P.C., Attorney David Callahan works with clients in both divorce- and bankruptcy-related actions. He meets clients at home, at work, or anywhere else in between!*





## **I Can Help You Meet The Challenges Of Divorce.**

When you are dealing with mixed emotions, upset kids and an uncooperative spouse, you don't have the time or energy to spend hours searching for the answers to your questions.

Let's face it: it's easy to get distracted and overwhelmed, but now is when you should start thinking about what needs to be done.

### **Here Are 7 Things That You Can Do To Prepare NOW.**

- 1.** Obtain a free credit report. You can get this from all three credit bureaus by logging on to AnnualCreditReport.com. But don't be tempted to order a copy of your spouse's report while you are at it. That would violate federal law and you could go to jail or be fined, or both.
- 2.** Cancel joint debt, credit and revolving credit cards. Depending on what you find in the credit report – and your relationship with your spouse – you may want to cancel your cards. Also, it might be best to revoke your spouse's "authorized user" status on your own cards.
- 3.** Take half of all funds in joint accounts. This way, you're simply doing in advance what a court would likely do at the end of the case. *I actually usually suggest that you take no more than 40% so that it doesn't look like you're adding fuel to an already burning fire.*
- 4.** Get an insurance checkup. To ensure proper coverage for your new circumstances, make an appointment with your agent for an insurance checkup. *If you don't know of any agents or brokers, we have a long list of names in the office that we can give you.*
- 5.** Start keeping good notes and collecting documents. Information is power and the more information you can provide your attorney, the better he or she can represent you. Keep your notes and documents in a safe place where your spouse will not find them. Then, label your notes "Attorney-Client Work Product" so that it will be considered privileged and not obtained by your spouse's attorney. Remember, marriage is an economic partnership and you have a right to all records affecting the finances of you or your spouse.
- 6.** Photograph all assets. You should photograph or make a video of the contents of your home including any garages, sheds, etc. to record the assets and fixtures contained in each. In case of divorce, it is possible that one party may be required to relocate from the family residence. Once you relocate, it may be difficult to recall all of the assets and furnishings that are contained in the house. If you forget them, there is a good chance that they won't be factored into the values that each party receives in the property division.

**7.** Collect information related to children. In any case that involves children, custody disputes are a distinct possibility. As a result, documents relating to your children may be critical to support your conduct regarding medical issues, care during the marriage, or who was the parent providing their care. Some items you may wish to obtain or retain include family photos, medical records and both report cards and school records.

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**Most Men And Women Have No Idea  
What They Are In For During a Divorce.  
A Divorce Can Turn Ugly And Bitter At Any Moment!**

My divorce cost me over \$60,000 in legal fees. I learned the hard way. You don't have to. I may have had the sharpest divorce attorney in the country, but as we all do, I look back and would have done a few things differently. But I'm okay with that...my loss is your gain!

Discover the divorce secrets every man and woman must know to get the most out of a divorce settlement.

If you are thinking about getting a divorce, it is critical that you learn the divorce secrets to planning and executing a successful divorce. Everything is at stake now.

Do not assume your spouse will be fair, divorce is war and you must be prepared for battle. Divorce can be a long, drawn out nightmare for those who do not take action and prepare.

### **Do As I Did...**

Hire an attorney who will teach you the law and put you in charge of your case. Just like I said earlier, a 30 minute no-obligation consultation gets you started.

If we mutually agree to a representation agreement, I'll provide you with the competent and zealous representation you deserve. Together, we'll get you to the next stage of your life.

My private line is **781-708-4527**. Rings right at my desk. I look forward to hearing from you.

**PLG**  
Pollack Law Group, P.C.