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GUIDELINES

WHEN CONTEMPLATING LEGAL SEPARATION OR DISSOLUTION OF MARRIAGE

1. Maintain the status *quo* as much as possible, while still protecting yourself and all assets (separate and marital).
2. Continue the same procedures regarding finances unless there is a genuine fear that the other party will withdraw all funds and dissipate assets; in that event, open separate account in your name alone and withdraw half of funds in joint accounts and place into this separate account.
3. If you anticipate your spouse going on a buying spree, write to all credit card companies that you will no longer be responsible for charges made by your spouse and set up accounts in your separate name.
4. Inventory all items in safe deposit box and/or place your separate property items in a new safe deposit box.
5. Inventory or videotape contents of marital residence. If you have items of value (antiques, rare art, silver, jewelry, furs, etc.) or there are weapons in the house and you anticipate a possible violent reaction from spouse when you move, arrange to have items transferred to a safe place, such as a storage unit.
6. Consider placing *lis pendens* on real property (This can only be done if a legal action is filed and pending) so that it cannot be sold or borrowed against without your knowledge.
7. DO NOT make any changes to any insurance policies (life, medical, homeowners, etc.). Make a list of all such policies, including the name of the insurance company, policy number, and agent.
8. If you have a Will, consider making changes to it to reflect your current desires.
9. Consult a tax specialist regarding tax filing status.

WORK & FAMILY MAILBOX

Columnist Sue Shellenbarger answers readers' questions

Q ■ *I work as an independent contractor providing administrative services to a physician. My husband and I are adopting an infant and I just learned that my private disability-insurance policy won't cover maternity leave. I need at least three weeks at home to bond with our new baby, but I can't afford to take unpaid time off. Is there a precedent for someone in my position to receive paid parental leave? -N.T., New York*

A ■ The only possibility I can see is to try to negotiate for some paid time off. A leading expert on negotiation, Robert Mnookin, a law professor and chair of the Program on Negotiation at Harvard Law School, suggests that you first "ask yourself, what are my interests, and what are the interests" of the physician? For you, of course, keeping the job you have while also gaining paid time off and bonding with your new baby are important. For his part, the doctor likely cares about maintaining a well-managed office, good relationships with the people who work there and controls on costs, Mr. Mnookin says.

Second, approach your employer in a positive spirit, with a goal of finding common ground, he says. "The spirit of the conversation is, 'Is there any way we can work out arrangements that serve all of our interests?'" Based on your shared interest in maintaining a well-run office, offer to train a substitute and to be available by phone to answer questions, says Mr. Mnookin, co-author of "Beyond Winning: Negotiating to Create Value in Deals and Disputes." Ask for a commitment that the job will be there when you're ready to return.

After explaining your interest in paid time off, "ask the doctor if he'd be willing to brainstorm" about ways you might receive that. The ground rules: Either of you is free to toss out any ideas, without judging or being held to them. You might, for example, ask that your pay during your leave be set up as an interest-

year, Mr. Mnookin says. Or you might ask for payment during your absence in exchange for your promise that for some period of time, you won't raise your fees, he says. The physician might have some ideas as well. Whatever the outcome, you'll know you gave it your best professional effort.

Q ■ *What careers are available for people in their 20s who have a felony on their record but have paid their debt to society and graduated from college? -J.A.*

A ■ Managers in some industries, including health care, security, education and finance, are likely to face restrictions on hiring ex-offenders for some jobs, says Phyllis Hartman of PGHR Consulting, an Ingomar, Pa., human-resources consultant. Jobs in manufacturing, construction or service industries may be among the best places to look and could give you an opportunity to prove yourself. Nonprofits that offer social services or church-related organizations may be receptive. Also, consider recession-proof industries, such as utilities. And while food service and retailing may not be high-paying fields, "if you start there and prove your work ethic...you can move up over time," Ms. Hartman says.

For resources, check with nonprofit groups such as H.I.R.E. Network, at hirenetwork.org, or Safer Foundation, at saferfoundation.org, which specialize in helping ex-offenders get back into the workforce. Meanwhile, prepare a simple, straightforward response to any questions about your convictions. Always tell the truth, and prepare to tell and show the employer through recent activities or volunteer work that you have changed since your last conviction, Ms. Hartman advises. Many employers consider dishonesty a worse transgression than past convictions.

