

THE MEDIATOR

Mediation Offices of Michael Becker, Esq.
Because Experience Matters

Fall 2009 Edition

This Month in...

On September 23, 1962, "The Jetsons" premiered on ABC television. It was the first program on the network to be carried in color.

Quote Me on It

"Normal is someone you don't know very well."

Anonymous

We're Online!

Our website has now been up for some time. Please visit michaelbecker.net from time to time for useful information and news. We'll still be publishing this newsletter, as well as maintaining the site. See you in print and online!

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Why are You Around All the Time?

Layoffs Stress Marriages

It's no secret that job loss stresses marital finances. Now *The Wall Street Journal* reports that it's not just the financial fallout which puts marriages under pressure. Believe it or not, it's also the additional time spouses suddenly spend together which causes problems.

A layoff stresses a marriage because it changes the structure of each spouse's day. Suddenly the formerly-employed spouse is home all the time — feeling needy, lonely, and with little to do. So couples find themselves trapped in the house together, in each other's way. You can imagine the conflict this causes.

For dual-income families evening time is the problem. The laid-off spouse, having had little human contact all day, often overwhelms the still-employed spouse — who wants nothing more than to simply 'zone out.'

Counselors recommend that couples coping with layoffs talk with each other honestly — but nicely — about their needs, such as for space, quiet time or support. Other experts recommend that spouses find additional sources of support outside the marriage, such as with friends, church or other groups, to take some of the pressure off the marriage.

Health Insurance for Older Kids:

CT Allows Coverage to Age 26

Most health insurance plans cover children until they turn 19, or until age 23 if they are full-time students. Then they are on their own to find coverage. This creates a big problem because many young adults don't get jobs which provide health insurance benefits. So they often go without insurance, and hope for the best.

To at least partially remedy this situation, the Connecticut

Legislature has passed Public Act 08-147, which, in a nutshell, allows parents to cover certain unmarried dependents up to age 26 on the family health insurance.

Now, children on their parents' health insurance plans can often remain eligible for coverage until age 26, even if they are no longer full-time students — provided they don't marry, leave the state or get their own coverage.

Tax Amnesty: 529s Get A Bit Easier

Section 529 college savings accounts are an excellent way for many people to save for their children's college education.

529s allow most people to save money in accounts which are never taxed, so long as the money is used for certain education costs. The benefits are especially great when parents set up 529s for young children, because all the growth compounds year after year totally tax free, even for high earners!

One hitch of 529s has been that owners can only change investment choices once per calendar year. This became a big problem in 2008 for people who made investment changes early in the year. When the markets dropped in the fall, they found themselves unable to get out of investments which were literally tanking before their eyes.

So in response to unusually volatile markets, the IRS is allowing, in 2009 only, two investment changes in all 529 accounts. The once-per-year rule is back in 2010.

Tools & Tips

Parents often ask how to effectively discipline their kids and stay calm at the same time.

I have for years recommended 1-2-3 Magic, a short easy read which outlines how to discipline kids — without yelling or otherwise losing your cool! Clients almost always report that it works very well.



The premise of 1-2-3 Magic is so simple: when a child acts inappropriately, in a calm but firm voice, let him or her know this. Then — and this is the key — offer the child a short interval (by counting out “1-2-3” slowly) to either change his or her behavior or, if not, receive a ‘time out.’ If the time out is chosen, it is doled out calmly on the spot, and once over, all is forgotten. No yelling. Really.

And it works. I know first-hand, as my wife and I have used this technique for years with our daughter. When she acts out, she chooses what follows, while we stay calm.

Michael Becker, Esq. is an attorney and former accountant practicing mediation full-time in Westport, CT. One of the most experienced mediators in our area, he is a founding Director and two-time President of the CT Council for Divorce Mediation, and now on the Legislation Committee. Michael is an ACR Advanced Practitioner Member, and is close to completing a Master's Degree in Marriage and Family Therapy at Fairfield University.

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