

THE MEDIATOR

Mediation Offices of Michael Becker, Esq.
Because Experience Matters

Spring 2009 Edition

This Month in...

In 1989, after nearly a decade of war, the Soviet Union withdraws the last of its forces from Afghanistan.

Quote Me on It

"No problem can be solved from the same consciousness that created it."

Albert Einstein

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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Tough Couples Therapy:

Success with Infidelity?

Infidelity is often cited as a leading cause of divorce. And it is prevalent: *The Wall Street Journal* reports that 22-25% of men and 11-15% of women confess to having affairs, figures thought to be underestimates.

So, many couples turn to counseling following an affair. But many therapists report that there are not enough methods available to effectively treat couples struggling with infidelity.

Help may be on the way. *The Family Journal* has reported **improved methods for helping couples grappling with infidelity.**

One new technique focuses on easing the hurt spouse's despair and depression. He or she is treated as a survivor of traumatic stress, like war casualties. So, in therapy sessions the hurt spouse discusses the trauma directly, including the feelings and symptoms it caused.

Another approach analyzes affairs and indicates ensuing treatment based on the straying spouse's motive. An "exit affair" — done to end the marriage — is the most toxic, whereas other types, such as a "conflict avoidance" affair offer more hope for the marriage.

Banking Safely:

The ABCs of FDIC Insurance

The Federal Deposit Insurance Corporation has **increased insurance limits for bank deposits, from \$100,000 to \$250,000.** If a bank fails, the FDIC makes good on bank deposits which fall under this limit. But there are key limitations on this insurance.

First, the insurance is per person per bank, not per account. So if you yourself have two accounts at one bank over \$250,000, part of these deposits are not insured.

And certain products offered by banks such as mutual funds, insurance policies, stocks and bonds are not covered by this insurance. Nor are the contents of a safe deposit box.

Additionally, the increased insurance limit applies through the end of 2009. It's not clear whether this will be extended.

Be smart — check with your bank as to your actual coverage.

Tax Amnesty: Connecticut's Offer

In difficult economic times it's not unusual for governments to offer tax amnesty programs. Such plans allow governments to collect unpaid taxes to fill their depleted coffers.

In a nutshell, amnesty programs usually permit those who owe back taxes to 'come clean' by admitting that they owe the tax and making arrangements to pay. In return, the government agrees to rescind or substantially reduce the penalties that would otherwise be levied against the delinquent taxpayer.

So, this past fall Connecticut Governor Jodi Rell signed a **law allowing certain individuals and businesses who owe past taxes or who did not file tax returns to pay their back taxes with amnesty**. In return, interest charges are reduced, and the state will not impose civil penalties nor will it seek criminal prosecution.

There is one not-so-small catch: all taxes and interest must be paid by June 25, 2009.

Tools & Tips

As most everyone has found out over the past year, difficult times can test anyone's confidence. Recently, a colleague recommended *Broken Open* by Elizabeth Lesser as **a resource for my clients going through a tough transition**, and I'm so glad she did.



Lesser uses a mix of her own life experience — including her divorce — as well as the wisdom and stories of others, and a smattering of perfect humor, to help readers use their difficult stretch to 'break open' and emerge stronger and more like who they really want to be.

I also very much appreciate that Lesser isn't selling anything nor is she preachy. And she writes authentically and with compassion. I absolutely recommend this book as a resource for clients going through difficult transitions. It's in my lending library for clients to borrow.

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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