

THE MEDIATOR

Mediation Offices of Michael Becker, Esq.
Because Experience Matters

Fall 2008 Edition

This Month in...

On Sept. 23, 1952, Republican vice-presidential candidate Richard M. Nixon went on television to deliver what came to be known as the "Checkers" speech in which he denied allegations of improper campaign financing.

Quote Me on It

"It is not a lack of love, but a lack of friendship that makes unhappy marriages."

Friedrich Nietzsche

We're Online!

Our website is up and running. 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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Looking for a Happy Marriage?

What the Research Reveals

Potential newlyweds intent on avoiding divorce have long asked whether there are **lifestyle choices which may result in more stable marriages.**

In response, *The Wall Street Journal* has reported on some helpful research. While *The Journal* admits the research varies in quality, those who make certain lifestyle choices seem to have an edge.

So who has the best shot at avoiding a divorce? Marrying after college helps, as does marrying later: the divorce rate falls as the age of marriage rises through the late 20s. Conversely,

those who marry in their teens or have out of wedlock children substantially increase their divorce chances.

Interestingly, couples who share household chores and child care more equally report a lower divorce rate. And this holds for dual-income families, too. Finally, cohabitation before marriage is associated with higher divorce rates.

And if none of this works, getting help quickly in troubled marriages is critical. In such event, *The Journal* recommends getting counseling or taking a marriage education program.

CT Foreclosure Mediation:

Help for Homeowners

The Connecticut Judicial Branch has set up a **mediation program for homeowners facing foreclosure.** This program applies to foreclosure actions begun after July 1, 2008.

Under Public Act 08-176, homeowners meet with the mediator and the lender to try to reach an agreement to avoid foreclosure.

The program is free, voluntary and confidential.

A few key requirements are that the property must be (1) located in Connecticut and (2) the borrower's primary residence.

The mediators are Judicial Branch employees trained in mediation and foreclosure law. Homeowners do not have to have a lawyer to participate, but all borrowers must attend the mediation meeting. So if both spouses signed the mortgage, both must attend.

Interested? Go to jud.ct.gov.

Tax Development Homebuyer Tax Credit

The *Housing Assistance Tax Act of 2008*, may help first-time homebuyers save taxes.

The law provides "first-time homebuyers" who purchase a home between April 9, 2008 and October 1, 2009 with a tax credit. The credit is the lower of (1) 10% of the purchase price or (2) \$7,500. So, for all intents and purposes, it is limited to \$7,500.

A first-time homebuyer is generally anyone who hasn't owned a home in the past three years.

Sounds too good? Of course, there are income limitations. If your income is over \$75,000 (\$150,000 joint), you can't take the whole credit, and your once income hits \$95,000 (\$170,000 joint), you lose all of it!

And if that weren't enough, here's the kicker: the credit is not really a true credit, but more like an interest-free loan. Most taxpayers have to repay the credit over 15 years starting two years after they buy their homes.

More specific info is available at irs.gov.

Tools & Tips

Who couldn't use **a bit more help with parenting their kids**? As a parent myself, I know better than to turn away good advice.

I recently stumbled upon the Centers for Disease Control and Prevention's website section on child development. It is rich with super-helpful information for parents of children of all ages.



I especially like the information provided on child development, as well as the site's organization into separate pages for different developmental stages. This content and structure would surely be helpful to divorcing parents in constructing and maintaining parenting plans which are the most developmentally appropriate for their children.

For more information, go to cdc.gov, and search "child development."

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 a Master's Degree candidate in Fairfield University's Marriage and Family Therapy Program.

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