

**DIVORCE
SURVIVAL
GUIDE
FOR
WOMEN**

By Leslye Kohl

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Introduction

Don't even think of a divorce until you read this book! This is the key to knowledge and the key to empowerment! If only I had this information when I was going through my divorce, the financial outcome would have been very different!

I know that my book will be helpful to you. I can't promise that you will win because you know all this information, but it will help you to fight a "mighty" battle and come out much better off financially than you would have without the information that I am giving you. Knowledge is the key to success. Knowledge is power.

The truth is that it's a man's world, and our court system is basically corrupt. You need to know as much as you can about how the process works because ... DIVORCE IS WAR!

WHY I WROTE THIS BOOK

Everyone who gets married hopes and dreams that they will live happily ever after. They hope that they will have a happy, wonderful marriage that will last a lifetime.

You build your life with someone, and then there's the devastation and heartbreak of a divorce. Realistically, two-thirds of first marriages end in divorce, so you have to be savvy and think ahead in case a divorce happens to you.

I decided to write this book to help other women who are contemplating a divorce or already going through a divorce, because when it happened to me, I couldn't find any information to help me. I couldn't find anyone to answer my questions and discuss issues with me. I made a lot of mistakes because I lacked knowledge. I want to help you so you won't make the same mistakes. I wish that I had had the information that I am giving you. Every woman needs the information in this book—just in case.

I have written this book with three women in mind: The savvy woman who wants the knowledge to protect herself—just in case; the woman who is contemplating a divorce; and the woman already in the middle of a divorce. If you are already in the middle of a divorce, and you can't do the things I have suggested that you do while you are preparing for a divorce, use as much of the information I am giving you to protect yourself.

DISCLAIMER

My name is Leslye Kohl, and this is my story based on my personal opinions and my views of the events that happened and the documentation I have in my possession. I am not an attorney, so nothing in this book should be considered legal advice.

Every effort has been made to make this book as complete and accurate as possible. However, there may be mistakes, both typographical and in content. Therefore, this book should only be used as a general guide and not the ultimate or only source of information. This book contains information that is current only up to the printing date.

The purpose of this book is to entertain, as well as educate. I shall have neither liability nor responsibility to any person with respect to any loss or damages caused, or alleged to have been caused, directly or indirectly, by the information contained in this book.

THE MOST IMPORTANT THING TO REMEMBER

You must treat your divorce like it is a business deal because that's the way your husband will treat it. So, you **MUST** plan ahead. Use your head and not your heart when planning your tactics and handling your divorce. Use your head and not your heart especially when dealing with your husband.

You will remember the good times. He, on the other hand, will only remember anything bad he can think of that happened during your marriage or anything he didn't like that you did, or anything that he doesn't like about you. If you think that your husband would never do anything underhanded or ruthless to you, or do anything to hurt you, think again. Divorce is War! It's hurtful, but you must remain strong and wise. Don't let emotions rule your decisions.

PLAN AHEAD CAREFULLY AND PREPARE FOR WAR

Planning ahead is so important. I must admit that I didn't plan ahead as carefully as I should have, but my ex-husband had been planning ahead for at least ten years. For ten years he had been threatening to divorce me, and "I wouldn't get a thing because he had hidden his money and had already spoken to an attorney." He apparently had done both because most of his money was hidden, and he was prepared for a divorce. It was very difficult to prove the "phantom ownership" of his successful, privately-owned business and difficult, if not impossible, to find his hidden assets.

Your Financial Security

THE FIRST THING YOU MUST DO IS GET YOURSELF FINANCIALLY SECURE!

1. Credit Cards

You should have at least two major bank credit cards (American Express being one and a Visa or MasterCard), as well as one or two department store credit cards. This isn't something that you can do overnight. You have to start with one credit card, charge a little every month, and pay it off each month to establish your credit history. Then, the next card will be easier to get once you have a credit rating. An American Express card may be the best one to start with (call 1-877-621-2639 to get an application), or get a Visa or MasterCard. You don't need to hide this from your husband. You have every right to have your own credit cards!

If you don't have your own credit history during your marriage, it will be difficult for you to get credit in your name during or after a divorce because you will have no current track record. Also, if your husband has a habit of late payments, or if he defaults entirely on a card, your credit rating will also be affected.

2. Checking Account

Every woman should always maintain her own checking account, savings account, and/or money market account, a stock account and credit cards—separate from her husband's and with no connection to him whatsoever. Some men like my ex-husband want total power and control, but I didn't let that deter me.

Again, make sure that your bank accounts, stock account and credit cards do not link to your husband's and have no connection with him in any way. This will help you establish your own credit and prevent your husband from canceling your bank accounts and credit cards and leaving you with no credit and helpless. Don't think he won't do it, because he will! He will do anything he can to cripple you financially!

Remember, Divorce is War!

3. Real Estate

If possible, you should have a piece of real estate in your own name. I realize that this isn't always feasible, but if you own a home or an apartment, it should be in your joint names with "right of survivorship" (in case one of you should die).

4. Utilities

The telephone in your home or apartment should be in your name, as should the gas and electric. This will prevent your husband from canceling your phone and utilities. Don't think he won't, because he will. He'll do anything he can to cripple you! Remember: Divorce is War!

18 IMPORTANT STEPS TO FINANCIAL SECURITY

1. You must “stash” enough cash to pay for your basic living expenses for at least six months. Even though your attorney will tell you that you will have temporary maintenance “in six weeks,” it will probably take as long as six months. Don’t expect your husband to be generous. He’ll immediately cut you off financially even when there are children involved.

2. Document your standard of living, including things your husband’s business pays for (even more important if he has his own business). The more documents you have the better. I didn’t have enough. You should also keep a weekly diary documenting your expenses and anything else you can think of that may be important. When something is paid for in cash, make a note of it. You don’t want to get a settlement based on his understated tax return. Establishing your actual standard of living is very important.

3. Document your involvement in your husband’s business. Keep records (in your diary) of social plans that are for business, dinner parties, charity events, etc. Keep record of any discussions that you have with him regarding his business. I advised my husband regarding business decisions on several occasions, which he denied during trial. He pretended that I had been no help at all to him in his business.

4. Document your valuables. This includes the contents of your home and any other property. Use a digital or a film camera and also videotape all of your possessions (I suggest both). Use the first page of the newspaper to document the date you are doing this, so you have proof when it was done. This may prove invaluable if anything ends up missing, and also so you have your own records.

IMPORTANT!

Keep your diary and your documents in a safe place—
NOT somewhere your husband can find them!

If there is anything of value that you think your husband will take, remove it from your home. My husband was taking our art collection from our country home, piece by piece, so I put all of the remaining art in storage. If he had taken all of it, there would have been nothing I could have done. I was honest and documented the art that went to storage. I never got back the pieces he took, and the judge did nothing to him regarding this theft. Because I refused to return the art to our country home, the judge denied me the use of our home during the divorce action.

I have heard (and read) about husbands who clean out their homes of everything. They also clean out their bank accounts and have gone as far as to sell their businesses. The wife is then left helpless with nothing. I have two girlfriends whose husbands cleaned out their homes of everything, including the wives' own clothing, and they never got anything back—while their husbands suffered no consequences.

“*Jane’s Law*” which was introduced to Congress in 2007 would make it a crime to cross state lines to dodge spousal obligations. This law is named for Jane Maharam, who was 52 when her husband of 31 years took everything from their Long Island home—all jewelry, art and cash was gone—leaving her a note that he was leaving her. He also emptied their joint bank accounts and sold the successful family business. He then fled to Israel, leaving her with nothing.

6. Know your husband’s Will. If possible, you should know what is in your husband’s Will. I never even saw my husband’s Will, and as far as I know, I wasn’t even in it!

7. Life insurance policies. You should have a non-cancelable life insurance policy on your husband’s life. This should have been taken out when you were first

married or when your first child was born. Don't be afraid to insist on it—you have every right to have one.

After the fact will be too late—I learned that lesson the hard way. My husband never had a life insurance policy on his life with me named as a beneficiary, and I never insisted on it. As a result, I don't have a life insurance policy on his life today, and I lived with this man for 23 years of my life! The judge ruled that because there was no existing life insurance policy during the marriage, I wasn't entitled to one.

8. Keep joint tax returns. Always keep copies of as many previous years' joint tax returns as possible. I wasn't diligent about this either because I never anticipated a time when I would need them. The good news is that your accountant can request previous years' tax returns from the IRS if you require them. But it's easier if you keep copies yourself.

Also, it is very important that you never sign your joint tax return without reading it! I did that for too many years.

9. Know your husband's financial information. Accumulate as much of your husband's financial information as you can. Chances are that he keeps anything of importance in his office or a safe deposit box. Look anyway, however, because you never know what you will find! Be your own detective. The more financial information you have, the better off you will be.

IMPORTANT!

Do not keep your cash, your diary, or any information you get in your marital home or in a safe deposit box!

10. Keep your email private. DO NOT, under any circumstances, use your email to discuss with friends or family what you are doing. In fact, do not use your email for anything of importance! If your husband is just a little bit savvy, your email is the first thing he will monitor. Remember that even with a firewall, email is no more confidential than a postcard. Assume that whatever you write in an email could be printed on the front page of *The New York Times*.

Your husband can download a spyware program and send you an email with it as a hidden attachment. When you open it, you will unknowingly install a program that allows him to see everything you do. I have a girlfriend whose husband did this, even before she was thinking about divorcing him. I also know someone who knew her husband's password and monitored his emails, even during the divorce! He finally caught on because she said too many things that she couldn't have known had she not been reading his emails.

11. Be discreet on the phone. DO NOT, under any circumstances, discuss anything of importance on your landline phone. It is very easy for your husband to have your phone tapped and very expensive and difficult to find out if it is being tapped. It isn't worth the expense, so just be careful. There are things you can do to prevent a tap, but, also, the expense is not worth it.

Be careful, also, when you use your cell phone. Inexpensive scanners pick up wireless phone calls easily. If you really think your husband is monitoring your calls, get another cell phone and a new number and don't tell anyone or give the number to anyone and use it only for your important calls. You can also buy several prepaid cell phones (that's what drug dealers do).

12. Be careful what you say to friends and family. You never know if someone is a "spy." I had one in my immediate family. Someone may not be the friend that they want you to assume they are, so be very careful about whom you share confidences with.

13. Be careful because your husband may have you followed. Chances are, if you are thinking of divorcing him, he is thinking about divorcing you. Again, don't be naïve—Divorce is War!

14. Power of attorney. NEVER, NEVER, under any circumstances, sign a blank “power of attorney.” On a regular basis, my ex-husband gave me a blank power of attorney to sign, and I repeatedly refused. When I asked him what it was for, he told me that our accountant needed it for taxes. When I called our accountant and asked him about it, he backed up my ex-husband's story, saying the IRS needed it. (Don't be naïve—anyone on your husband's “payroll” will lie for him.) When I asked our accountant to fax me the letter from the IRS, needless to say, I never got it. This scenario happened on a regular basis for years! My ex-husband really thought I was stupid! If I had been stupid enough to sign a blank “power of attorney,” every asset in my name would have disappeared, and I would have had no recourse.

The only reason to ever sign a “power of attorney” is for a real estate transaction when you want your attorney to handle it because you are not going to be at the closing. First of all, you should write on the “power of attorney” “for one-time use only for _____” and write in the reason, such as “closing on apartment.” I actually would recommend, however, that you **never** do this and go to the closing. It is the only way you can truly protect yourself. You never know what will transpire if you are not there. Chances are that you will not be the owner or co-owner as you thought you were going to be.

When we were buying and “closed” on our country home, my ex-husband told me that I didn't need to be at the closing and that he wasn't going to be there. I went anyway—and guess what—he was there! I can just imagine what would have happened if I hadn't gone. You can bet that my name would not have been on the deed.

15. Safe deposit boxes. DO NOT keep anything of importance in a safe deposit box. If you sue your husband for divorce or he sues you, the first thing that will happen is that all safe deposit boxes (that you are aware of) will be sealed, and the contents will be inventoried. They will remain sealed throughout the entire divorce action. As the

honest spouse, you will be the one with a safe deposit box in your name. Your husband, on the other hand, will most likely have boxes that are not in his name but in corporate or other names, and may even have them out-of-state under different names. You can, by the way, do the same thing and take a safe deposit box out-of-state. You may have a friend or relative who lives in another state where you visit often. You can use that friend's or relative's name and address for the box.

16. Borrowing money. DO NOT borrow money from family or friends to “fund” your divorce. Take a loan. This is very important!

17. Your children. Most important of all, NEVER use your children as a weapon!

18. Empty accounts. Just before you sue your husband for divorce (or if you know he's going to sue you), empty all joint checking and savings accounts. If you don't do it, he will. I can't tell you how many women tell me that this has happened to them! Remember Jane Maharam's story.

Forewarned is forearmed!

The bad news is that the rest of the book is unavailable in this sneak peek.

The good news is that you can easily purchase the entire book by clicking on the link below:

[Order Now!](#)

***The \$39.95 that you spend on this book will save you a ton of money and maybe your way of life. I guarantee it!

A handwritten signature in blue ink, reading "Leslye Kohl". The signature is written in a cursive, flowing style.