

**SPRING
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DIVORCE NOTIFICATIONS

The granting of a divorce decree signifies two things. It's the final chapter in a person's married life, and the beginning of a new stage of life.

Once the divorce is complete, however, every newly divorced person should take several steps and make a number of notifications.

The divorce decree

Put the original, notarized divorce decree and property-division documents in a newly rented safe-deposit box after making several copies.

Notifications

Alert a number of government agencies, institutions, and individuals of the changes.

- Inform banks and credit unions, asking officers to change addresses and telephone numbers and remove or change names of co-account holders.
- Advise credit-card issuers about address changes and to modify or remove card-use authorizations.
- Notify stockbrokers, financial planners, and retirement planners to change addresses and telephone numbers, and to remove or change names of co-account holders.

■ Advise life, auto, and liability insurance agents about address and telephone changes, and ask them to remove or modify names of beneficiaries.

■ Request an attorney and draft a new will and property-distribution documents.

■ Talk to an accountant about the potential tax consequences of the spousal-maintenance-and-support and child-support terms of the divorce decree.

■ Give notice to the Social Security Administration about name and account changes. Representatives can answer questions about personal and spousal benefits implications of divorce. An attorney can add counsel, too.

■ Contact the Internal Revenue Service about address changes and for advice about different requirements for tax filings.

■ Write a memo to your employer about the divorce agreement. Talk to human resources personnel about health care for your ex-spouse and children, employee life insurance beneficiaries, pensions and retirement accounts, employee stock options, COBRA for the ex-spouse, and other issues.

Circumstances in every divorce may add more notifications. Consult with an attorney.



Information from your community's trial law firm.

Parental Alienation Syndrome

In emotionally charged marital separation or divorces, child custody becomes a central issue. One parent may try to obtain the upper hand in negotiations by convincing a child that the other parent is a bad person. This effort to win the child's affection and loyalty may be identified as Parental Alienation Syndrome (PAS), a psychological disorder affecting both parents and children.

When one parent turns a child against another, the parent targeted for PAS may ultimately lose parental and custody privileges. Any parent fearing he or she is a potential victim should contact an attorney familiar with PAS—and its remedies—to retain rights and responsibilities.

PAS symptoms

PAS may occur when one parent systematically tries to convince a child to think and speak ill of the other. Although it is sometimes challenging to prove, PAS may be demonstrated when several symptoms that characterize the disease are present.

■ Although parents may experience temporary frustration with each other during separation or divorce proceedings, a PAS effort must be *active* and *ongoing*.

■ The estrangement program must be *baseless*. It must consist of fabrications or semi-truths, the intention of which is to fracture a child's trust and affection for the other parent.

■ An alienating parent must persuade the child

to *eagerly turn away* from the other parent.

■ The power of the alienation must be sufficiently intense so that the *child comes to fear or hate* the targeted parent.

PAS resolution

To protect children involved in marital disputes, family courts tend to be cautious about alienation claims. To retain parental or custodial rights, an alienated parent must usually petition to have the child examined by a qualified mental-health professional who can diagnose the disorder and give expert witness testimony about it in court. The alienated parent

should maintain a written record of ongoing episodes denoting the condition.

These may include a parent blocking communication or direct contact with a child, or a child refusing to talk or meet with a parent. Family court judges who recognize the syndrome's damaging effects on children may order counseling or therapy for parents and children, as well as compliance monitoring.



Parental Alienation Syndrome (PAS) is a psychological disorder that affects both parents and children.



PROTECTING your CHILDREN

As a parent, you have a challenging and complicated job: raising your children.

Your life is hectic. Even so, you still cherish seeing your children grow from crawlers curiously exploring their small worlds to college seniors seriously questioning their global responsibilities.

You do your best to educate your children and keep them from harm. So you provide immunizations, healthy nutrition, and medical checkups. You make a safe and secure home.

You're deeply involved in their homework, sports, and after-school activities.

You set a good example. You set rules and boundaries, but still foster independence and assertiveness.

You talk with other parents, buy parenting books, and go online to find guidance on health, behavior, growth, and safety.

You listen...to extend trust. But you discipline, trying to be clear about how rules were broken.

Most of all, you show tenderness and love.



Kids get hurt

But children are children, and they can get hurt. According to Safe Kids USA®:

- 3.4 million youngsters visit hospital emergency rooms for injuries that occurred at home.
- 2.2 million children age 14 and under are injured annually while at school.
- In 2003, more than 208,000 children were treated in hospital emergency rooms for playground injuries.



When negligence is to blame

Every day, thousands of children are harmed by products, people, and places they trust—through no fault of their own.

When injury occurs, our civil justice system offers the hope and promise of understanding, fair treatment, and accountability.

Our Martindale-Hubbell rating

Curry, Pearson & Wooten, PLC, has earned an AV rating in the *Martindale-Hubbell® Law Directory* for our legal capabilities and devotion to professional ethics. Since Martindale-Hubbell bases assessments on surveys of members of the bar and of judges, we take pride in our colleagues' recognizing and respecting the quality of our legal work.

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Credit reports

Family members, divorced spouses, and single individuals who want to obtain credit cards, secure loans such as mortgages, or conduct most kinds of business need to have acceptable credit ratings.

Three major agencies—Equifax®, Experian®, and TransUnion™—compile individual consumer credit data and provide almost all of the credit-reporting services used by businesses, lenders, and anyone else investigating a person's credit quality.

Most credit reports issued by these companies have four parts:

Identifying information, such as name, address, Social Security number, date of birth, and other basics consumers provide when they apply for credit.

Credit information on accounts, including creditor names, dates accounts were opened, credit limits, debt, payment patterns, and other data from companies consumers do business with.

Public record details feature bankruptcy and court records, financial judgments, tax liens, and other information from public sources.

Inquiries identify anyone who asked for a consumer's credit report.

Please contact our office with queries.

Caregiver assistance

As our nation's aging population grows, more Americans are serving as caregivers to elderly relatives and friends.

Over the past half-dozen years, the federal government has consistently reduced Medicare funding for in-home coverages and care, which puts even greater stress on caregivers.

However, there's a small ray of hope in the form of a small federal program that can assist caregivers in helping aging relatives. The National Family Caregiver Support Program (NFCSP) partners with

local agencies on aging, faith-based, and community-service providers and tribes to offer five direct services that can meet some caregivers' needs. NFCSP received \$155 million from Congress in 2003. As with all such programs, future funding is never guaranteed.

NFCSP's services

- Information to caregivers about available services.
- Assistance to caregivers in gaining access to supportive services.
- Individual counseling, organization of support groups, and training to assist caregivers in making decisions and solving problems.
- Respite care to enable caregivers to obtain temporary relief from their responsibilities.
- Supplemental services, on a limited basis, to complement the care provided by caregivers.

For service and eligibility information, please go to the Administration on Aging Web site at aoa.gov/prof/aoaprogram/caregiver/caregiver.asp or phone 202-619-0724.

