



**NC Divorce Talk Radio LIVE - October 8, 2008**  
Call in and ask your question every Wednesday at 11 a.m. EST  
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Lee Rosen: Good Morning, it's time for NC Divorce Talk Radio live. I'm your host, Lee Rosen. NC Divorce Talk Radio live is a chance for you to call in every Wednesday morning at 11:00 am, Eastern Standard Time, to ask questions about divorce, family law, all the issues that relate to a divorce in North Carolina, whether it be child custody or child support, alimony, property division, domestic violence, divorce, alienation of affection, criminal conversation, all of the issues that come up in a family law case. Welcome to the show. We are really glad that you could be with us today.

Now, I am joined today by Helena Nevicosi. Helena is a litigation attorney with the Rosen Law firm's Raleigh office. Welcome, Helena.

Helena Nevicosi: Good morning, Lee. How are you doing?

Lee: I am pretty good. I'm glad you could take a few minutes away from your desk. I was watching you earlier over there working. The life of a divorce lawyer, making a lot of phone calls and going back and forth with clients and with

attorneys on the other side. Looks like you've had a pretty busy morning so far.

Helena: It's been relatively busy today.

Lee: Good. Good. Well, I can tell you we're going to have a busy next 30 minutes taking calls. If you have a question, we have a number that I can give you so that you can call in. There are already several calls lined up, so we will be moving through these as quickly as we can today. The number is (919) 256-1552. That's (919) 256-1552. We would be happy to talk with you and get you on the air.

What will happen when you call in, just stay on the line, but you will speak with Ned Days, who coordinates these calls. He will get you all set to go on with us and we will pop you on and answer your questions. We will go ahead and take that first call in just a minute.

Some days, Helena, we seem to focus on one theme or on another. Today, I think, we're just going to make it a free-for-all. Whatever issues you've got with family law, we will be happy to take your questions. I'm going to go ahead and see what we've got here on line one. Hello caller, you're on the air with us. How are you?

Woman 1: I'm fine. I could be better.

[laughter]

Lee: I feel like everyone that calls us feels that way a little bit. It's not like a happy place here at the divorce law firm. Tell us what we can do for you. What's going on in your life?

Woman 1: Well, I have a number of things. My attorney hasn't really been helping me and everything he says has not been trustworthy. It's been two years now, which he had told me that everything should have already been settled long before now. It's been two years, I'm still married. I don't feel that my equitable distribution was settled properly.

Lee: Right.

Woman 1: My soon-to-be-ex-husband has been in contempt several times and the way things were drawn up, things, actions were supposed to have taken place. He has not done what he was supposed to have and my attorney hasn't done anything about it.

Lee: Right.

Woman 1: We just recently settled the equitable distribution and, like I said, it's been two years, I'm still married. He has promised me that we would settle for alimony, child support, and custody this month and, as of Monday the 6th, he was going to put us on the calendar. But, he doesn't communicate with me.

Lee: The attorney doesn't, yeah.

Woman 1: I don't know what my steps are as far as what I can do to bring action because there was a contempt charge that we were going to be make on my husband, probably back in the spring, that nothing has been done on.

Lee: Right. So, your primary frustration is just the attorney? Would you say that's what's bugging you the most at this point?

Woman 1: Yes. Because...

Lee: OK, I hear you. Let me ask you a question about that. This is just a reality, welcome to the real world, question. Are you current on your bill to the attorney.

Woman 1: He has never billed me.

Lee: OK, well. Helena, jump in here. Let's give her some advice on how to get this thing moving.

Helena: It may be time for you to consider consulting with another attorney. You may also want to call and see if there is an outstanding bill that you owe to

the attorney. That may be the reason why there is a lack of responsiveness. They may believe that you know that there is an outstanding bill and that maybe you don't know that there is one.

Lee: There's obviously something going on.

Helena: There's something going on that there's a reason why the communication isn't happening and that there is a lack of trust between you and the attorney. That, to me, of everything that you've said, is the most concerning. If you don't trust your attorney, it's probably time for you to starting looking for a new one.

Lee: Switch, yeah. Your attorney works for you. You're the boss. You're paying the bills and if you're not happy, then you've got to make a move. It sounds like it's been long enough that if it was going to work, it would be working by now. I will tell you that if an attorney is not...

Woman 1: I have consulted with some others, but my situation is... my husband borrowed against my house to start four businesses and he left me with everything.

Lee: Right.

Woman 1: I'm in the middle of filing bankruptcy. I have no money because I can barely afford to make my utility bill and keep everything going and I have a kid from my first marriage.

Lee: Right. It's a stressful mess, yeah.

Woman 1: Luckily, my father bought my house out of foreclosure for me and I'm driving one of his vehicles right now. I would have to borrow money from him in order to switch, which he's not willing to do. He's pushing me on turning him into the bar.

Lee: Certainly, that may be an option, although I will tell you that what it sounds like is that there just isn't a relationship that, for whatever reason, is being

treated... he's not billing you, he's not calling you.

Woman 1: There's just nothing there.

Lee: I think, you need to switch. Thankfully, you haven't yet spent any money. You're not spending any money on attorney's fees because he's not organized enough to bill you. You need to figure out a way to pay somebody to do the work and my guess is if you find somebody that's organized enough to bill you, they will actually do the work to earn the fees.

Helena: The other thing you may want to consider is going to child support enforcement. They may be able to help you with getting child support coming in, which would help alleviate some of the issues and maybe make it easier for you to afford an attorney.

Woman 1: Through the county I'm in... I went through them and I went through all of the processes there, but because my attorney kept postponing our hearings, they closed my case. They're telling me not to come back up there and re-apply because if there's an outstanding order out there, there's nothing they can do anyway.

Helena: It sounds like it's time to shop around and see if you can switch.

Lee: That is what you've got to do. You've got to stop with this thing. You've known it for a long time. You've got to switch. It's got to happen.

Woman 1: Nothing really... because my thing, since my father is not... he's very frugal. He's very domineering. It's pretty much I have to do what he says.

Lee: Right.

Woman 1: That's frustrating as well because I wouldn't even be with this attorney, but he was one of the lesser retainer fees.

Lee: Right.

Woman 1: He tried everybody else.

Lee: It is time to switch. That is what you've got to do. You're not getting any response. Go ahead and make the move.

Woman 1: I'm afraid if I took him to the Bar and the Bar...

Lee: It's not going to solve your immediate problem. You really need to have...

Woman 1: It's only going to make it worse. He doesn't necessarily have to help me.

Lee: Right. No.

Helena: The Bar will not make him help you.

Lee: You need to go get a lawyer regardless of what you do about that. You need a lawyer that's working for you. Keep us in the loop. Let us know how it turns out, and go get yourself a new lawyer. That's what you've got to do. Thanks for calling in.

Woman 1: Thank you. May I ask you another question?

Lee: Go ahead; shoot.

Woman 1: My husband is writing out my current expo distribution checks in my previous married name, just for the heck of it.

Lee: Will the bank take them?

Woman 1: I am having a very hard time. They give me a hard time every month.

Lee: An easier problem to solve than making him behave. If you can get the bank to take the check, the practical solution is to do what you are doing with the bank and not to try and go back and spend money on court trying to get the checks made out in the right way.

Woman 1: That's what I was wondering. OK.

Lee: Good luck.

Woman 1: Well, thank you very much.

Lee: Sure. Let's go straight to another call. This is Sarah on the line. How are you, Sarah?

Sarah: Oh, just fine. How are you this morning?

Lee: Good. What is your question?

Sarah: Well, it is kind of a complicated one, I guess. My husband and I own a home in Alabama, and we just bought a home here in Charlotte the end of December.

Lee: OK.

Sarah: To file for a divorce, do I do North Carolina, or do I do Alabama?

Helena: Are you separated at this point?

Sarah: No. Private investigators just caught him with his girlfriend last night, and they called me. Before he comes home on Friday, I am wanting to do something.

Helena: Do you own property in Alabama?

Sarah: Our car tags, all of that is in Alabama.

Helena: Let me ask you. Do you own property in Alabama as well?

Sarah: Yes.

Helena: But, you have lived here since December, 2007?

Sarah: Yes.

Helena: North Carolina has jurisdiction at this point because you have lived here for a period of six months, so you could file here. You can't file for divorce yet. You can't file for divorce here until you have been separated for a year and a day. You have to actually be separated before you can ask the court for a division of your property. What you could file for is divorce from bed and board, but you probably want to consult with an attorney to see if it's worth spending the money on pursuing that.

You can file in North Carolina. They would have jurisdiction over those issues. The property in Alabama, depending on what you own there, means that Alabama could have jurisdiction over the property issues as well. You may want to consult with an attorney in both states to find out which one has more favorable laws for you regarding the division of those assets.

Lee: But, your gut is she is going to deal with it all here n North Carolina.

Helena: Yes. My gut is because you guys live here...

Lee: That's where it is going to be.

Helena: And because the other issues would be resolved here that North Carolina is going to be the state that it would be best to go with.

Lee: Once you've moved here and you intend to stay here, I think this is the place. Alabama is out of the picture. Given what is going on with you, now that you've just found out all of this, obviously you are upset as anyone would be.

This is a good time to go out and sit down and talk with a lawyer and get some advice because the last thing you want to do is get emotional and give up some – in your haste in your emotion – give up some leverage that you may have to get this thing resolved in a way that works for you.

You are going to be emotional. That is normal. That is reasonable. Sit down with a lawyer that does this all day every day and can walk you through the appropriate way to deal with this as you move forward.

Sarah: OK.

Lee: Good luck. Keep us in the loop. Give us a call back and let us know how things are going. Things will get better, I will tell you. Twenty years, I've watched people going through this. You are at the worst moment you can possibly be at in this process. Right now, you are living it. It is horrible. You feel terrible. You should. That's appropriate.

That's what people feel in your situation, but I can promise you that it will get better every day going forward now that you know where things stand and what's really going on. You will see better days coming before you know it.

Sarah: I definitely hope so.

Lee. Good. Hang in there.

Helena: Good luck.

Lee: All right.

Sarah: Well, thank you.

Lee: Oh, that's a tough spot especially to talk with us the day after you find that out. It is just so devastating to people.

Helena: It never gets easier to give clients that news or deal with that...

Lee: No.

Helena: ...type of situation.

Lee: No, it does not ever get any easier. Let's go ahead and take another call,

Helena, if you are up to it.

Helena: We'll run through them today, Lee.

Lee: OK. We have you on the line. How can we help you today?

Woman 2: Yes, I would like you to explain joint legal custody to me.

Lee: Joint legal custody? You asked because you are in the midst of a discussion about whether to do it or not, or what's going on?

Woman 2: I am just a little leery of it because I'm not sure of the rights that it would give my spouse as far as controlling my children's medical issues, where they go to school, where we even choose to live.

Lee. Right. Is he a good guy or a not so good guy?

Woman 2: As far as this is concerned, not so good. I think it is, maybe, an entry to control where the children go to school.

Lee: Right.

Woman 2: And that would be in order to retain the house.

Lee: OK. It's manipulating the school in order to manipulate the house, you think?

Woman 2: I think, it is manipulating me in order to keep me in a certain location.

Lee: Right. How long have you guys been separated?

Woman 2: Almost six months.

Lee: OK. And is he still pretty engaged with you, having a hard time letting go of the relationship?

Woman 2: Oh, definitely.

Lee: This was your idea, his idea?

Woman 2: What?

Lee: The separation.

Woman 2: Mine.

Lee: Yours, OK. So, he does not like it.

Woman 2: It's mainly because of ultra control issues.

Lee: Right. What do you know, huh?

Woman 2: I've heard that with joint legal that the other spouse – they are jointly liable for where the children go to school, where they live, medical decisions. It sounded pretty controlling to me, or you could use it as a control factor.

Lee: What do you think, Helena?

Helena: Well, it may be less of a control than you think because joint legal means joint. You have as much control in the situation as he does to agree or not agree to whatever the decision is that the two of you are trying to make.

Joint legal custody, basically, means joint decision making. It means that the two of you together are making the major decisions for the children, and it is the ones that you hit on. It is education. It is medical. It is choice of schools. It is all of those things.

Now, if one of you has primary physical custody, generally the decision about the schools gets made based on where the one of you that has primary physical custody lives.

What I will tell you though about joint legal custody is that it is pretty much the standard in this state. If you are in a situation where you end up in court, I would say that more than nine times out of 10 the parties will get joint legal custody over the children.

Woman 2: OK.

Helena: The only scenarios that I've seen it happen where joint legal custody is not awarded is where one of the parents is functioning on a level that is somehow not normal; there is mental health or substance abuse issues, or one parent is unable or unwilling to act in the best interest of the children.

Woman 2: OK. And that is the case here.

Helena: What you have said to me, that he is a control freak, that in and itself is probably not going to be enough to deny him joint legal custody. It's going to have to be something more in terms of that control is leading to behavior that is not in the best interest of the children.

Lee: You have to understand a bad guy to you is to a district court judge that bad. They listen to some of the worst guys in the state.

Woman 2: Right.

Lee: What may have to happen is you may end up agreeing to something like joint custody and it may not work for you and then you may be back trying to change it. But I will tell you...

Woman 2: OK well most attorneys have already said you know, you'll be in mediation over this issues or you'll be back in court over this issues...

Lee: Before you know it, right.

Woman 2: Which is something I'm not looking forward to.

Lee: Well, and if that's the case you know you may want to really hold out and

negotiate for something other than joint custody, for sole custody or a very clearly defined decision making plan in that joint custody. Who's going to decide about school? Who's going to decide about where everybody lives you know and give yourself, negotiate for a tie breaker being with you or with someone you know will be trustworthy other than your husband. But, if you know that, obviously you know if you could work together, you'd probably still be married. So, if you know you can't work together...

Woman 2: Right.

Lee: Maybe you just need to hold out for a while and see if you can't negotiate something that has the teeth in the agreement that you really need it to have.

It's doable; people negotiate these things all the time. You may just need to give it some time and stand your ground for a little bit.

Woman 2: Well I'm standing my ground and I think the issue is that when I start job hunting, I literally want to move to the next county because there's more jobs.

Lee: More jobs, right.

Woman 2: And if he says well I don't want my kids going to public school in this county and you can't sell the house so you're going to have to stay where you are.

Lee: Right.

Woman 2: It basically comes back not to where the kids are going to school, but is he going to have control over the marital estate.

Lee: Right.

Helena: If you end up with joint legal custody and find yourself in a situation where the two of you can't reach an agreement, you're not without options. You always have the option to be able to go back to court or mediation and seek the

assistance of that – of the court or of a third party to help you make those decisions.

Woman 2: OK, in as far as a joint legal can there be stipulations as in if I, the mother find a job 45 minutes away and want to move, can that be worked out? That he can't interfere with that as far as schools.

Helena: If the two of you agree absolutely.

Lee: You can agree to anything you can negotiate.

Woman 2: OK so at this point, joint legal has a lot of leeway for me as far as negotiating.

Lee: Oh absolutely.

Helena: Yes.

Lee: Keep negotiating. Get what you need to get to make it work for you and your children.

Woman 2: OK, OK. Now, he's also talking about moving out of state.

Lee: Well, then that will solve your problem won't it?

Helena: Yes.

Woman 2: How about Alaska? [laughs]

Lee: [laughs]

Woman 2: I mean my question is why would someone want joint legal if they know they're not even going to be in the immediate area?

Lee: You already know the answer to that question don't you?

Woman 2: Yes.

Lee: For this guy, for your husband.

Woman 2: Control issue.

Lee: Yes, you know him so you know there's your answer.

Woman 2: OK so if I play up the fact that he's talking about moving then it would be less likely for him to get joint legal.

Lee: Absolutely. The reality is you are likely to settle this without going to court. Nine out of ten people do. Just give it some time, hold your ground a little bit, keep negotiating, my guess is you'll reach an agreement.

Woman 2: OK, all right, OK well thank you.

Lee: Hang in there. Good luck, keep us up to date.

Woman 2: OK.

Helena: You're welcome good luck.

Woman 2: OK bye.

Lee: We will be back right after this.

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Lee: We are back. North Carolina Divorce Talk Radio live. I'm Lee Rosen. We have Helena Nevicosi with us today and we have Robert on the line. Robert how are you doing?

Robert: Doing fine.

Lee: What can we do for you today, what's happening in your life?

Robert: Yes sir, been married two years, haven't really accumulated a lot of financial stuff. Living in a rental house and me and my wife, I think, we just want to go our separate ways but question being is, I am currier and I use my own vehicle and I get reimbursed for gas mileage, but I'm also responsible for my own gas and my mechanical repairs and all that stuff. Well, she made a comment last week that if we did split, then she would expect me to pay her alimony. She makes \$5.00 more an hour than what I make. She's a nurse at a local hospital here in Durham.

Lee: So, she's making more than you are and she says if you leave you're going to have to pay alimony.

Robert: Yes.

Lee: I think, that's a good question. That's an easy one for us I think.

Helena: I just don't see that as a scenario where alimony would happen. Especially not on a two year marriage and the reimbursements that you're receiving are not going to be counted as income if it is for expenses that you have incurred and are being reimbursed for.

Robert: Right. Well, basically, I've been trying to be real nice about it. Both of us have been married previously. Her first marriage didn't last about like three years and I was married for 18 years with the first wife. Basically, I told her in a nice way that you know we're not fighting for nothing. I told her she could have everything out of the house. The house, the lease agreement comes up the end of the year and I told her I think that would be the best time for us to go our separate ways and then you know she knows what kind of reimbursement I get as far as gas mileage. The thing about it is, it's on a budget thing through the hospital and if they decide to cut that budget out they would probably end up buying me a company vehicle. You know what I'm saying; I would lose the reimbursement all together.

Helena: I don't see this as a case where you're going to have to worry about alimony.

Lee: No you're on solid ground. I think, you're going to be fine.

Robert: OK, but also, I know a lot of people tell me that and who's been through this stuff and their like well you know you all haven't accumulated much in two years and we're just been kind of happy doing what we're doing.

We both, well, I more or less decided more than she has and you know there's nothing going on. I'm not messing around with nobody; I just don't want to be married to her no more. I just want to just move on and you know I'm just not very happy and I just don't want to be married to her no more.

Lee: Time to go and no alimony. I guess, you're free as a bird at this point huh?

Robert: OK, yes.

Helena: Good luck.

Robert: That's why I wanted to ask because...

Lee: Better safe than sorry.

Robert: My first never asked for nothing. I gave her everything, one child came to live with me and they're both 21 and 20 now so we go about our way and my first wife never tried to you know rake me over the coals over nothing. But, I wanted to call in and ask you all about this because it's been weighing heavy on my mind.

Lee: Well good luck.

Helena: Well, I hope it's off your mind now because I don't think you need to worry about it.

Robert: OK, well hey I do appreciate it.

Lee: Sure.

Robert: Thank you.

Helena: Your welcome bye, bye.

Lee: Next one Helena is about absolute divorce I believe. Let's see, we got you on the line caller?

Woman 3: OK yes.

Lee: Hey what can we do for you?

Woman 3: Good afternoon, good morning to both of you. My scenario is that I have been separated for almost two years this December. The house that we both lived in was sold and the equity was equally shared between us. The car that I was driving was under his name. He took my car so I end up leasing a car. I have two children, one in college and one in elementary school. I teach for a living so my son attends the school that teach at.

What I need to know is how can I get my divorce from this man that I've been separated from for almost two years and if I'm entitled to any alimony. He has lump some money in his 401K.

Helena: If the money in the 401K was accumulated while the two of you were married then yes, you would be entitled to half of what was put in there and that can be divided.

You're going to want to see an attorney about taking care of dividing that retirement account before you file for divorce. You may or may not be entitled to alimony. It depends on the income difference between the two of you. Does he make more than you?

Woman 3: That's the thing, he has his own landscaping business but I don't think he's showing how much he's making, but I'm a teacher. I don't make that much.

Helena: There are ways to find out if someone is concealing income. Usually, you can look at what their expenses are and what they're showing as income and figure out that there's a difference there that just doesn't add up.

You're going need someone who's skilled in being able to go through those records and let you know what their assessment is of the income situation. If he earns more money than you and you're having trouble making your expenses, you may very well be entitled to alimony. The child that's in elementary school, is your child together?

Woman 3: Pardon me?

Helena: The child that's in elementary school, is that a child the two of you had together?

Woman 3: Yes, both of them we had together.

Helena: Then, you're probably going to also look into receiving some child support to help.

Woman 3: We were married for almost 20 years.

Helena: On a 20 year marriage and he has significant money in retirement, you may or may not be entitled to alimony. You probably want to get yourself in to consult with an attorney. They'll be able to walk you through the process of filing for divorce, make sure that your rights are protected towards that retirement account and any alimony that you may be entitled to.

Woman 3: I have one more question if I may. If my daughter who is in college – is she counts as a dependant or not?

Helena: If you're talking about for tax purposes, we can't give tax advice because we don't practice tax law, but in terms of child support, no. If she's over 18 and has graduated high school, then she does not qualify as a dependant. If she's in college and you are paying part of her tuition, you very well may be able to claim her on your taxes.

Woman 3: OK. I have one last question if I may. Is there any agencies that you can refer me to as far finding a lawyer for me who will accept payment plan?

Lee: Tough question. We have some links to lawyers on our website and if you call our firm they may have some leads for you in the county that you live in. Just call the main number of one of our offices, but off the top of our heads, that is a very tough thing and it's changing all the time. You never know who might have arrangements like that and who may not, because it's never ever changes in the market place.

Woman 3: Yes.

Lee: All right, well good luck thanks for calling in.

Woman 3: Thank you very much the both of you.

Lee: Sure, sure.

Woman 3: Bye, bye.

Lee: We're going to have time for one quick, last call Helena. Hello caller, we've got you on. How are you?

Woman 4: Pretty good and yourself?

Lee: Good, what can we do for you?

Woman 4: Good actually my husband and I, we're separated. We're coming up with our upcoming divorce filing in December. I have two kids by him. We've been in the house while he's gone. He did leave the house. He's now decided he wants to sell the house but we're in the house. I mean keep the house, I'm sorry; he wants to keep the house so how does that affect me?

We've already signed the agreement to sell the house. He now comes and takes the sign down, he wants to keep it. We did acquire the house through military, a VA loan. They said that he can I guess get a package and he can have me put off the package. I don't know if that's true or not. Can he buy me out of the house? How does that work and how do they determine the amount for him buying me out of the house?

Helena: You already have a signed agreement that says it will be sold?

Woman 4: Yes, we do.

Helena: Well, if he wants to change the agreement then he's going to need to work with you to reach a different agreement that you feel comfortable with. What he would buy you out at would be whatever the two of you agree your

portion of the house was worth.

Woman 4: OK, OK. Could he, I mean because could he like put us out of the house because we're living in the house and he's not in the house.

Helena: No, he can't just show up with a U-Haul one day and move all your stuff out.

Woman 4: Right [laughs]

Helena: If the agreement has given you possession until the house is sold you're going to have a legal recourse if he does try to do something like that.

Woman 4: OK, OK I think, that's what I'm asking. I mean, as far as like how do I know that amount. I don't know. We still owe on the house you know what I mean, the house we still owe on the house.

Lee: You'll want to get a real-estate appraiser and find out what it's worth.

Woman 4: OK.

Lee: What he will owe you is your share of the difference between what it's worth and what's owed on it.

Woman 4: OK, OK. OK, I have one more other question, I'm sorry.

Lee: Go ahead.

Woman 4: Can I ask that question?

Lee and Helena: [in unison] Sure, sure.

Woman 4: OK sorry. While we were married, well he was in the military and I understand about the ten – ten – ten rule, where we've been married for ten years you know. I was just trying to figure out as far as how am I benefiting from his pension?

We were married in the military, well we were married for 15 years, but he was in the military for 20 years but ten of those years are service of years.

Helena: Are you asking how to get that benefit or if you're entitled?

Woman 4: Right.

Helena: In order to get that benefit, you would have to have what's called a Military Domestic Relations Order.

Woman 4: OK.

Helena: Which is an order that would divide the benefits in the retirement account. There's a specific fraction that is used to determine how much money you would be entitled to from his military pension. It varies depending on what branch of the military he's in and how the specific benefits for him are calculated. Different people are on different plans.

Woman 4: Right, he's retired.

Helena: The basic, it doesn't matter.

Woman 4: OK.

Helena: It's not a matter of whether he's retired now or not. It's a matter of how many years of service he had while you were married versus how many years of service he has overall.

Woman 4: OK.

Helena: And there's a fraction that's applied by statute. What you need probably is an attorney who's going to help you be able to draft that paperwork to take care of it.

Woman 4: OK, I understand that. Thank you so much for your time and help.

Helena: Your welcome, take care.

Lee: Thanks for calling. That is all the time that we have for today. We've actually run a few minutes long. What we are going to do is we're going to wrap the show up and run our little closing music and all that and then we're going to answer. We're going to stay on for just a few minutes and answer a couple of question that have come in the chatroom, so if you have one of those questions just stick around and we'll do it for you.

Thanks so much for joining us today. We are planning to add other shows on other days. If you have feedback about this show or suggestions about what days and times or the best day of the week, best time of the week for folks we'd love to hear from you.

The email address is [radio@rosen.com](mailto:radio@rosen.com), we also have a hotline you can call in and leave a message on at (919)–256–1552. Again, thank you for listening today and we hope that you will join us next time.

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