Fire Your Wife

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IMPORTANT

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The purpose of this book is to entertain.

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Is your wife depressed and generally unhappy?

There are many reasons people get divorced. I don't want to discuss most of these reasons here. If you want to divorce for whatever reason, then it's not for me to have an opinion on that.

But I want to discuss the possible depression and general unhappiness your wife may have. Woman's depression as the reason for divorce is given very little attention, but it's either the main reason or the important contributing reason to why Americans get divorced. It's important for two reasons:

- 1. You need to be able to understand if it's happening and if it's having negative affect on you.
- 2. You need to understand that your wife will likely behave irrationally and in vindictive manner during divorce (including possibly fabricating accusations against you in front of the judge).

Several things contribute to why western women get depressed and unhappy after marriage:

- 1. Conflict between "being taken care by a strong man" fairy tale she was listening to since childhood and having a powerful and fulfilling career. This conflict gets much worse when she has children and has to make choices and compromises between career and being with children.
- 2. Conflict between being an independent woman and a wife. Western women are always told that they need to be independent and "grow as an individual". That inevitably comes in conflict with being a wife and thinking of herself as one unit with her husband. Western women spend a lot of time thinking if they are "truly fulfilled". The more they think about it, the more depressed they usually get.
- 3. Stress. Women are often stressed over superficial things like which shoes to wear. After she has children she is also stressed because of the new responsibilities, time, and financial commitments. Stress is a leading contributing factor to depression.
- 4. Personality Disorders and being mentally unstable. A large percentage of western women have personality disorder(s) since they were teens. A lot of women are on medication. Many personality disorders have depression as one of the main symptoms.

All the above contributing factors usually come together when she is in her mid thirties and has small children. From that point on the husband is usually stuck dealing with increasingly depressed and unhappy wife who views her husband as a walking paycheck and who blames him for

everything. The menopause in her 40s further increases her depression and unhappiness with her present life and the present husband.

Western women often start getting depressed since they were 18 years old. Society tells women that they're not successful unless they can get a gorgeous, well-paid man (yet someone who does not work too much and spends a lot of time at home), and have kids. They're told this from when they're tiny kids. Then, as they get older they're told they also have to have successful and fulfilling jobs. They are also told that they are not successful unless they are "truly fulfilled and grow as a person".

Your wife probably asks herself if she is "truly happy" and "truly fulfilled", as well as "growing as a person". She probably reads selfhelp books and magazine articles that deal with these subjects. One thing almost all of these books have in common is that they are written by men-hating feminists. The more she reads these books and articles, the more she will start thinking that she is not happy in life and in marriage and that you are the main (and possibly the only) reason for that.

Her female friends, women's magazines, and daytime TV shows will reinforce these feeling even further. The media will also reinforce her sense of general helplessness.

Women also greatly underestimates emotional and financial costs of raising children. 80% of women get at least short-term form of postpartum depression after they give birth. Many stay depressed for years after that.

All these things contribute to women's sense of hopelessness and confusion and lead to their depression and you being trapped and blamed for everything.

How modern American women typically approach divorce. Why it's important that you prepare for divorce.

At some point modern American woman decides she wants a divorce for whatever (often petty) reason.

She plans out the divorce in detail, taking her time shutting down all her feelings for the man. She does this by building up a mental store of his every fault - real, exaggerated or imagined, until she hates the guy - which is what allows her to cut off her feelings for him.

Even though the above is not fair or necessary, she does this because it's a lot easier to be self-righteously angry, shifting all blame to him, rather than go through the painful, yet honest process of mourning the death of a relationship where fault can't really be placed fully on either side.

She doesn't tell the man until she has fully cut herself off emotionally, reversing her feelings for him, and has made most preparations to divorce.

The man may have noticed her feelings cooling to him, but she has deliberately hidden her deeper change, and her future agenda.

So from the guy's point of view, one day a loving wife turns 180 degrees into absolutely hating him, acting in spiteful, psychotic ways he never would have imagined her capable of. It's like a switch going from on to off.

As she has pre-justified it all to herself, demonizing him in her mind, she has no hesitation in acting in ruthless and hateful ways towards him from the moment she declares her intention to divorce.

It is almost always a shock for men to discover this side to women, as for most men this is an unimaginable way to think and behave.

The way it really works is that women do what they want (for any irrational reason) and then rationalize why they did it later. There's no point looking for rational explanations.

If you are trapped with a modern American woman like that, then preparing for divorce and divorcing your wife is your only way out.

You need to assume that your relationship with your wife during divorce will be adversarial. She may start lying and acting in bad faith. Your wife will be influenced by her friends, co-workers, daytime talk-shows, her own divorce attorney, and other sources. She will be made feel like she will be betraying all the present and future generations of women

unless she uses all the tricks in her disposal and takes all your money and punishes you.

She will be told by everyone that she is the victim and you are the scumbag, and that she deserves to take you to the cleaners and punish you for the rest of your life.

Many divorce attorneys routinely recommend women to start divorce with false abuse accusation against the husband. That way they can immediately gain the upperhand and the husband is put in the defensive position where he has to spend time and money trying to prove he is not an abuser scumbag instead of trying to get a fair divorce. False accusations by women are becoming standard procedures in divorce courts.

Things you may get falsely accused of in divorce court:

- 1. Hiding money
- 2. Emotionally and/or physically abusing wife
- 3. Emotionally and/or physically and/or sexually abusing children

You can expect a court order barring you access to your house and/or seeing children based on abuse accusations above. Another court order can freeze your finances.

You need to prepare for divorce and file for divorce first in order to improve your odds of getting a fair divorce.

Things to do and not to do when you are preparing for divorce.

Preparing for divorce can take several months or even longer.

What not to do - be in denial about your future divorce and not preparing for it.

What to do - prepare for divorce, then divorce.

What not to do - act before you properly prepare for divorce. What to do - prepare everything, then act.

What not to do - start treating your wife badly.

What to do - treat her better than ever while you are preparing divorce (but do not overdo it, or she may get suspicious).

What not to do - argue with your wife and threaten divorce. What to do - prepare, then file for divorce.

What not to do - assume that your prenuptial and postnuptial contracts are bullet-proof.

What to do - know that your wife may challenge their validity (see chapter 8).

What not to do - feeling guilty about your divorce preparation. What to do - prepare. You wife will prepare for you if you do not.

What not to do - think that your wife will be rational and fair during divorce.

What to do - ASSUME she will be completely irrational, vindictive, and start acting in bad faith.

What not to do - assume the divorce court will be fair towards you. What to do - prepare the best you can and leave as little for the court to decide as possible.

What not to do - assume that your wife is not preparing to divorce you. What to do - assume that she is, or assume nothing in that regard.

What not to do - withdraw money in a lump sum the day before you file for divorce (although that may still be better than leaving the money there).

What to do - withdraw money in reasonably small (small as it relates to your lifestyle) amounts over a period of several months or even years.

What not to do - talk to a therapist. Anything you say can later be used against you in court (particularly as it relates to children) What to do - do not see a therapist with your wife. It's a lose/lose proposition.

What not to do - trust people you know with your divorce preparations. What to do - trust no-one. The less people know the better.

What not to do – admit that you are preparing divorce if your wife gets suspicious $% \left(1\right) =\left(1\right) +\left(1\right)$

What to do - say "I love you more than ever".

What not to do - move in with your GF during the divorce. What to do - do not mention your GF to anyone until your divorce is over. You GF will give your wife extra sympathy and advantage in divorce court.

Make as little money as possible 1-2 years before divorce.

That is absolutely crucial. If possible, postpone any income until after you get divorced. Work less, or do not work at all if you can get away with that. Your paycheck is the single most important thing that will determine how much you will be paying your wife after you get divorced.

You should give your wife and the judge reasons why you started to work less. You don't want to say that you quit your job so you can lay on the beach all day and pick up young women.

Here are some good reasons to stop working or work less before filing for divorce:

- * You want to spend more time with your children and be a better father. Women do that all the time. Who can blame a father for wanting to spend more time with his children.
- * You got laid off. Make sure you get laid off before filing for divorce if you think you are going to be laid off anyway.
- * You are going back to school and/or re-training yourself. See more on that below.
- \star You are stressed and burnt out. That's a perfectly valid reason to stop working or work less. Women do it all the time; so can you. Go see a doctor so there are records of your stress.
- * You are depressed (work-related or not). Another thing women love doing. Depression is an illness and a valid reason to work less.
- * You want to have a more "meaningful life", want to "find your true self", "grow spiritually", etc. Buy some books on "finding true self" on Amazon so there are records of you being interested in this subject.
- * You have to care for a sick relative.

* Start (temporarily unprofitable) business. A lot of businesses make little or no money in the first couple of years. Starting a business can help you in several ways. It can explain why you work less on your day job and make less money. It is also potentially a good way to hide assets. You can invest a lot of money into your business and acquire "assets" that are hard to locate, or that somehow "lost" value.

Lower your standard of living (at least your documented standard of living) before you file for divorce.

This is one of the most important things you should do.

Lower yours and your wife's standards of living one-two years before divorce. The lower your standard of living before divorce, the better off you will be after divorce. All divorce help books for women tell them to start spending like crazy before divorce, so she might be trying to increase her standard of living while you are trying to lower it.

If you own a business you can tell her that you are making less money short-turn, but will have a big payoff that she will greatly benefit from in the future. You can say that you are using money to expand your business or something along this line.

You can tell your wife that you are saving money for a big purchase that will benefit her, like a new house, or even a big SUV she has been dreaming about.

Or just explain that you are having financial difficulties.

Start paying for things with cash. Pay cash when you take your wife to expensive restaurant, but use credit card when you go to Macdonald's. That way there are records of you eating at inexpensive restaurants only. Don't allow you wife to buy expensive things for herself with your credit card. Buy things for her yourself if you must and pay cash. That way there are no records of you living lavishly.

Reduce your apparent long-term earning power as much as possible.

You want to look like a man not capable of making a good living when you stand in from of the judge. Use the above suggestions when you are explaining why your life focus changed and you are no longer a hard-driving workaholic working 60-hour weeks and making a lot of money you once were.

Encourage your wife to work, even help her get a job if you have to.

You want your wife to work as much as possible and earn as much as possible during 1-2 years before you file for divorce.

Go back to school and/or retrain yourself 1-2 years before divorce.

A great thing about going to school before divorce is that you may be able to pre-pay your whole duration of school with your pre-divorce money. So if you ever wanted to go back to school and/or acquire additional professional licenses, etc, right now is a great time to do it.

Going to school is also a good excuse to work less and earn less money. It is also a good excuse for your wife to work more.

If you have significant equity in your house.

You should see a lawyer early with this specific issue. The house may be the single biggest thing you can lose out on financially during divorce. If you have children under eighteen years old and your wife gets their custody, then she will likely be allowed to keep the house, and you might be stuck continuing paying for it.

What you should tell your lawyer is more or less: "I am planning to file for divorce in a year or so. My wife and I have a lot of equity in the house. What should I do now to maximize the probability that I will get my fair share of the equity during divorce".

You will generally be better off selling the house before you divorce. It will be easier to split the money than to split the house. Talk your wife into selling the house and moving, then file for divorce before buying another house. Or see if you can talk her into selling the house because "the market is overvalued" or for any other reason.

Another thing you can do is take the second mortgage with a private source and withdraw equity from the house. It may backfire against you during divorce, but people do withdraw all equity from their house and "gamble" it away, etc.

Do not do home improvements or buy new furniture.

Everything you spent on improvements and furniture will likely benefit your wife only after you divorce. You will spend thousands and thousands of dollars on improvements, your wife will keep all of it, and you will be stuck with the debt.

Keep the assets you had prior to marriage (or property received during marriage by gift or inheritance) separate from the assets you acquired during marriage.

Hopefully you have already been doing that all along. Now is certainly not the time to mix any assets you owned before marriage (or property received during marriage by gift or inheritance) and assets you acquired during marriage.

Get a credit report that lists all your accounts and credit cards.

You need to know exactly what you have before you can decide which accounts and credit cards to close.

Gradually cancel your credit cards.

But make sure and leave the card(s) your wife is using opened for now. Cancel the cards your wife is using right before you announce divorce. Start paying cash for things. The less credit cards you have opened, the less credit card debt she can run up before (or after, you may still be liable for that as well) the divorce. Also, the less records of your pre-divorced life there are, the better. Her divorce lawyer will have less material to work with.

Keep as much of your assets under your name only as possible.

Transfer as many assets under your name only as you can get away with.

<u>Cash checks that are not your regular paychecks instead of depositing them.</u>

The less records of your income and deposits, the better.

Consider filing bankruptcy before, during, or after divorce.

Bankruptcy will not discharge alimony and child support, but it will generally allow you to get rid of all other divorce-related debts, including continuing making house payments for your ex-wife. It is crucial that you try to minimize alimony and child-support payments to your wife.

Pay off certain debts from your joined account.

Particularly your IRS and student loans debts. You are going to have to pay them back anyway, so you might as well do it from your joined account. But don't pay off debts for your wife (her car or her credit

cards), and don't pay any more than you are legally required for the house.

Document anything illegal and unethical your wife does.

Don't do anything illegal and unethical yourself (including drinking, particularly if you want custody of children). Chapter 5 has detailed information on documenting illegal and unethical things that your wife may be doing.

Educate yourself on divorce laws in your state before seeing a lawyer.

Get a recent divorce law book for your state that covers all the main divorce laws in your state and how they are usually interpreted. Learn as much about divorce law in your state as you can, particularly as it relates to house and children.

http://www.deltabravo.net/custody has a list of pro-men attorneys and useful articles and other legal information you should read.

http://groups.google.com/groups?group=alt.support.divorce

http://groups.google.com/groups?group=alt.mens-rights

http://groups.google.com/groups?group=soc.men

Spend a few hours reading deltabravo.net and searching the three above newsgroups for keywords (Your state, custody, abuse, etc...) relevant to your future divorce.

Hire a good lawyer.

You want a lawyer who is good at what he/she does, who is on your side, and who is honest (does not overbill you) and reliable.

It is very important that your attorney is not brainwashed by feminist agenda. Many divorce attorneys will have underlying mindset that women are always victims and deserve to benefit from divorce. Attorney like that will not really be on your side and will not give you the best objective advice (in some cases you may even get bad-faith advice). Do not assume that all male attorneys are men-friendly and female attorneys are women-friendly. I would say there is an equal chance that a men-friendly attorney can be a man or a woman.

When you first talk with an attorney, say something along the line of "My wife was treating me unfairly and I want to get as much as possible out of divorce and leave her as little as possible". His reaction to that should be positive and reassuring that he understands and will help you do just that. Fire him on a spot he says anything like "you need to be fair", "your wife deserves...", etc...

Ask the lawyer what he does charge for, and what he does not charge for.

Make sure that the lawyer is billing you for the actual time expended. Ask for itemized monthly bills.

Establish your wife's fault before filing for divorce, if possible.

Fault is usually not necessary to get divorced today; but your wife's fault will help you during divorce. The most common reasons to establish her fault are:

- Adultery
- Mental abuse and cruelty
- Physical abuse
- Alcohol and drug abuse

Never say anything to anyone that you don't want to be used in court against you.

Divorce is a legal process. Any time you are involved in any legal process, the less you talk the better.

Open a post office box.

All the mail related to your divorce preparation should be going there. You can also start sending your bank statements and other financial statements to your PO box.

Get a pre-paid phone.

Use it for all phone calls your wife and her future divorce attorney do not need to know about. That's particularly crucial if you have a girlfriend, or you are talking with people related to your divorce preparation, but you should do it regardless. Your phone records is another thing her divorce lawyer will be going through. Virgin mobile works well for pre-paid wireless. You buy the phone and pre-paid minutes (buy it with cash obviously), then activate it by phone or online (do it from the computer your wife has no access to). Don't give Virgin your name or any real information about you. Then buy extra minutes from 7-Eleven or other places they are sold by paying cash (you don't want \$50 charge for Virgin Pre-paid Mobile on your CC statement).

Get free web-based email like mail.yahoo.com or hotmail.com.

Use it for everything related to your divorce preparation, your financial information, and everything else your wife does not need to know about. Do not log into your email account on the computer your wife has access to (more on that later on in the chapter).

Do not exaggerate your net worth and income on loan applications.

Your loan applications where you exaggerate your income/net worth can be used against you in divorce court.

Start hiding valuable items you own and items that hold sentimental value to you.

Start removing these items from the house and store them in a secure location your wife does not know about. But only do it if your wife does not notice. Otherwise do it right before you file for divorce.

Fire your stockbrokers/financial advisors if they talk to your wife.

You do not want people knowledgeable about your finances talking to your wife. Either manage your finances yourself until the divorce is over, or hire someone your wife does not know and will not find out about.

Hide all your current and past financial records from your wife and remove any copies of your past financial records your wife may have.

Remove your bank statements, tax returns, deeds, wills, etc... Don't forget to remove any electronic records (computer hard drive, copies on CDs, etc - more on that below). Do it without alarming your wife. The less financial records your wife has and the less she knows about your finances, the better.

Replace your compute hard drive.

Replace your computer hard drive when you start preparing for divorce. Also, hide or destroy all the backups of your hard drive data you may have made. Your computer hard drive probably has your financial records and account numbers and has things that can be used against you in divorce court (records of you emailing other women, porn, or even looking at websites such as FireYourWife.com can in theory be used against you).

Buy another hard drive for your computer, put the same operating system and software as your existing hard drive and replace them. Or you can say that the old hard drive crashed, everything on it was lost, and you replaced it. Do not just erase the data on your old drive or reformat it; buy a new drive and replace them. Once you replaced the hard drive, stop using your home computer to look at sensitive information on the web, read your email (your wife can make copies of emails you send and read) and keep personal information on this computer.

Basically use the home computer to play Solitaire and look at ESPN.com. Keep the old hard drive where your wife will not find it or destroy it. You can also buy a small portable hard-drive (some of the new once will fit on a keychain) and use it to store the sensitive information you don't want your wife to have access to. Or just buy a small laptop or PDA your wife does not know about and make sure she does not find it (she will be very curious about it if she finds it).

The bottom line is that your computer probably knows a lot more about you than you realize and this information can really hurt you during divorce.

One day before you file for divorce:

- Close all your credit cards your wife has access to. Notify CC companies in writing that you are canceling the cards and will not be responsible for any charges after the present date. Make copies and mail them by certified mail.
- Close all the department stores cards in a similar manner as credit cards above.
- Close all your joined accounts, all bank overdrafts, bank credit lines, or any other credit lines your wife can tap into.
- Remove items from the bank safe deposit box that's under your name or both of your names. Your wife can at any time get a court order preventing you from accessing your safe deposit box.
- Put money that were in your joined account into another account in a different bank that's under your name only. Don't hide the money that were in your joined account at this point. Just explain that you removed the money from the joined account so you wife can not maliciously withdraw and hide it.
- Remove all your personal documents from the house. Remove your items from the house that are valuable, have sentimental value to you, or anything else you absolutely want to hold on to (renting a short-term apartment your wife does not know about before filing for divorce may not be a bad idea).
- Make a record of all marital property left in the house with a camcorder. Make sure the "date" function is turned on. Store the tape away from home.
- Remove all financial records from the house paper statements and other records, and computer hard drive(s) your wife may be using, and backup copies that might have been made (on CD-Rs, etc).
- Be prepared for your wife to get violent when you tell her about divorce. You need to think about personal safety.
- Get in contact with your local police department in advance if you think your wife will be calling them and falsely accusing you of things.

Try to settle divorce yourself.

Tell you wife something like: "We are going to get divorced anyway. The less money we spend on lawyers, the more we will have to divide among ourselves." Your goal is to sign a settlement before she hires a lawyer. Then, if she agrees, have your lawyer write the settlement terms you can live with and have your wife sign it. Whatever your wife agrees on before she consults her lawyer will generally be more in your favor than if her lawyer gets involved. You obviously want to do it only after you prepared for divorce and you are ready to discuss divorce with your wife.

If your wife is financially dependent on you.

Don't cut her support entirely the day you announce your intention to divorce her. Continue supporting her basic needs to the best of your financial ability, and make sure it's documented. You don't want to give her ammunition to file temporary relief motion - you'll probably end up paying a lot more if she does.

Be careful with changing locks.

Be prepared that your wife will change house locks. It's (usually) legal for either party to change locks, so you can in theory change them yourself first. But be careful, particularly if you have children. Whoever is locked out can claim that they were denied the opportunity to return home and be with their children. Call police if she locks you out. You have as much right to be in your house as she does.

Check to see if your wife is hiding money in the house.

Check in the freezer (particularly if you do not cook) and in her closet (her clothing and shoe boxes). Check other places in the house where your wife often goes but you hardly ever do.

If you have a girlfriend.

Do not mention your girlfriend to your wife and preferably anyone else. You might be surprised how many of your "friends" may start helping your wife during your divorce. You GF will give your wife extra sympathy and advantage in divorce court. Watch out for private investigators.

Don't move out of the house during divorce.

Not unless the court orders you.

Research the potential judge(s) who might sit on your case.

THIS IS VERY IMPORTANT. Either you or your lawyer has to make sure the judge is not prejudicial. Try to get a different judge if the judge has a history of making pro-women divorce decisions. Replacing the judge during the divorce is something most men probably do not think about, yet it may be the single most important thing you can do to make your divorce outcome favorable to you. Talk to your lawyer about the potential judges and potentially replacing them. Please email me anonymously to FireYourWife@yahoo.com or anonymously send me your divorce story from a link on FireYourWife.com if you manage to replace the judge during the divorce.

During the divorce:

- Change your lawyer if he/she does not seem to be acting in your best interests.
- Do not sign anything unless you understand it completely.
- Try to agree to child support based on the children's needs, not your income.
- Do not agree to pay future medical expenses for your ex-wife or children, or any future undetermined bills. Do not agree to pay anything that is open-ended and opened to interpretation.

File for divorce before the tenth anniversary.

Find out after how many years your wife is entitled to more in your state; file for divorce before the anniversary.

Withdrawing and hiding money before you get divorced.

"Secrets are not necessarily bad. Putting money away can be a wonderful thing for a relationship" - exact quote from a divorce book for women.

Withdrawing money from your bank account and keeping it elsewhere is 100% legal. There is no law that says that you can not keep money hidden in your house or in some secret location. There is also no law that says you have to tell your wife you withdrew \$500 from your account (or your joined account) just like there is no law that says your wife has to get your permission before buying \$500 purse with your credit card.

Start withdrawing several hundred to several thousand dollars per month (or more if is consistent with your lifestyle) from your account and hide it.

Withdrawing a lot of money right before filing for divorce will put you in unfavorable positions in front of the judge. You need to withdraw reasonably small (reasonably small for your lifestyle) amounts over the period of months or years. So the sooner you start withdrawing money, the better.

If you start withdrawing a lot more money than is reasonably consistent with your lifestyle, then you may want to try the "lost money gambling" angle. Go to a casino and withdraw the money there (ATM, bank transfer) in chips. Then convert your chips back into cash later. Make sure you have records of gambling inside the casino and preferably staying in a nearby hotel overnight. Use your credit card to pay for things inside the casino and the hotel so there are records of you being there. Make sure you understand that your "gambling problem" will probably hurt your chances of getting the custody of children.

Here are some of the places you can keep the money once you withdraw it:

Withdrawing money and not keeping it in a bank.

You may decide to hide the money in the house. There are many places in your house you might be able to hide the money. You obviously need to put the money where a thief is not likely to find it. So avoid hiding money in places where a thief will usually look - obvious places that are locked, and places like desk drawers and bottoms of closet drawers.

Keeping money in the house may be dangerous if your wife suspects you might be doing it. She has literally hundreds of hours to look for money if she suspects your are hiding it in the house.

Here are some alternatives to keeping the money in the house:

- Rent another apartment and hide the money there.
- Rent storage space and keep the money there.
- Keep the money in someone else's house.
- Have someone else open a safe deposit box and keep the money there.
- Hide the money somewhere in a secret outdoor location (usually a wooded area). You obviously need to make sure the money (or other things you are hiding) do not get found accidentally and do not get wet or destroyed/damaged by other natural elements.

I would not recommend keeping the money in the bank safe deposit box under your name because your wife can get a restraining order barring you from accessing your bank safe deposit box. You definitely don't want to keep the money there if your relationship with your wife is already confrontational.

Do not hide the money in your car. There is too much risk of the car getting stolen.

You can also buy and hide gold or other small valuable items instead of cash.

Your friend or relative can keep your money in his account.

Your friend or relative can open an account under his name and address that you'll be using to deposit money.

A few things to consider here:

- Your friend can just take your money and tell you to get lost. So you need to think long and hard if you really trust the person.
- Your friend can tell your wife. You need to think about that. He has to be unconditionally on your side and not your wife's side. Your wife may be calling your friends and relatives during divorce asking them for information and to be witnesses against you.
- Your friend can die. You probably don't want to do it with someone who is very old or very ill.
- Your friend can get in tax trouble, child support trouble, or get sued. You basically want to do it with someone who is not likely to get in trouble.

You can not write checks from your account and deposit them into your friend's account. There can be no paper trial or electronic trial between your account(s) and your friend's account.

You also don't want to deposit too much money into his account because IRS might ask your friend where this money came from. The amount of

money you deposit should be proportional to how much your friend makes (unless he is wealthy, in which case you can deposit whatever is consistent with his other financial transactions). 20% of his yearly income every year is probably reasonable; so don't put more that \$10,000 a year if he makes \$50,000.

The best way to put money into his account is to deposit cash. But you don't want to have \$1,000 withdrawals from your account on the 15th of each month, and \$1,000 cash deposits into his account on the 16th (particularly if he is your close relative). So make a lot of small withdrawals, but several large deposits, or vice versa.

The account should be non-interest bearing, or you can give your friend cash for the tax he'll be paying on the interest the account earns.

Opening bank account(s) that your wife is less likely to find.

Get Sole proprietor business tax ${\tt ID}$ and use it instead of your ${\tt SSN}$ to open the account.

Get driver license (or ID card) from another state. You'll have a different drivers license number to use.

Use your passport instead of your drivers license to open the account. Or use another ID if the bank will accept it instead of drivers license (you don't want your regular drivers license number and SSN on the account)

Use your foreign passport if you have one.

Don't use the same spelling of your name. Use middle name (particularly if you technically have it but usually do not use it), or don't use middle name if you normally use it.

Open a PO box and use it for the bank statements. Don't use this PO box for any other mail.

Have the account be non-interest bearing.

Opening a bank account without using your SSN.

There are millions of illegal aliens living in the US. They have no legal US documents, no SS numbers, yet almost all of them have US bank accounts.

Bank account that does not have your name, SSN, and address will be virtually untraceable by your wife.

I have no idea how illegal immigrants open bank accounts without real documents, but millions of them do it; so whatever they are doing must be working.

Opening a bank account like that may have perfectly legitimate and ethical reasons. Identity theft is a growing problem affecting millions of Americans a year. Opening a bank account that is not linked to your name/SSN/address is a good way to avoid having your money stolen by identity thieves.

Buy collectibles your wife does not know about.

Many small things sell for thousands of dollars on Ebay and seem to be appreciating in value over time. Only do it if you understand the particular collectibles market. Avoid paying by check/wire transfer/credit card from the account your wife has access to as much as possible.

Transferring money into foreign and/or offshore bank account.

Transferring money into foreign bank accounts is probably not worth it unless you have \$100,000 or more to transfer. For smaller amounts it seems easier and safer to just withdraw and keep money in the US. I would also highly recommend getting financial advice from an expert in transferring money to foreign account before doing that.

There can be no records of money transfers or written checks between your US account(s) and your foreign account(s).

You can take up to \$10,000 out of the US every time you travel abroad, plus you can withdraw \$400 or so per day from each one of your US bank accounts from ATMs while you are abroad.

You will need to report the interest you earn on your foreign account(s) to the IRS, but you do not need to mention the account existence to anyone. Your bank statements can not be sent to your home address (or any address your wife has access to). Foreign accounts are not likely to be found during divorce unless your wife (and her divorce attorney) already knows where you have them.

Buying property abroad.

Foreign property ownership might be even harder to trace than foreign bank accounts. Your wife obviously can not know about your foreign property. You probably ought to keep it largely a secret from anyone. You also can not pay for it directly from your US bank account.

Buying property abroad is a complicated subject. You need to know the real estate law in the country you will be buying property at. Like

offshore bank account, it's probably not something you'll be doing if you have less than \$100,000 USD to work with. You should definitely hire an expert in this subject if you decide to do it.

Document illegal and unethical things your wife does.

Documenting illegal and unethical things your wife does (and everything else that portrays her in negative manner) will really help you in divorce court. It will be particularly important if you want to gain custody of your children.

Think of documenting illegal and unethical things your wife does as an insurance policy. You don't have to use it, but it will be there for you if you wife ever makes false accusations against you.

First, consult an attorney in your area to make sure video and audio recorded evidence will be admitted in court where you live. You can also speak to a local state prosecutor's office regarding legalities of video and audio recording your wife. State prosecutors will be familiar with local prosecutions of violations of wiretap law and should be able to tell you if it's legal or not where you live.

Be particularly careful wiretapping your wife's conversations on the phone when she is not talking to you. It will often, but not always, be considered illegal wiretap.

You can buy small inexpensive cameras that record video and audio and install them in the house. You can also use small audio recorders to record when you talk to you wife (or when she yells at you). I would highly recommend buying a small audio recorder (they are now very cheap and very small) and always carry it in case your wife starts engaging in behavior you'd want to record.

Video record, audio record, make photos, keep diary and other records of your wife doing any of the following (the more record you have, the better):

- behaving in abusive or threatening manner (towards anyone, not just you)
- doing illegal drugs
- doing anything illegal
- having affairs
- screaming and shouting
- getting drunk and behaving obnoxiously
- drinking alcohol in general, particularly around children
- behaving cruelly
- · doing anything else that portrays her in a negative manner

Evidence of your wife engaging in any of the above activity around children will be particularly helpful during divorce.

Your videotapes and audio recordings may or may not be admissible in court. But the more proof of negative things about your wife you have, the better off you'll be during divorce.

Remember that emotional abuse is abuse. Anything she says that bothers you or causes you emotional distress is abuse. Any time she yells or insults you, she is engaging in emotional abuse. Record and document as much of it as possible.

Document her lying and even exaggerating. The more proof you have of things she lies about, the better. You want records you can use during the divorce that will help you question the credibility of what she says.

Abusing children

Women abuse children a lot more often than people think; majority of child abuse is at the hands of mothers. If there are signs/evidence that your wife abuses your children, video or audio record it if possible (or take photos and otherwise document it), then call police and/or file criminal action against your wife and seek her incarceration. Have your children interviewed by psychologist right away to document your claim.

Threats or Physical abuse

Photograph physical evidence, including your injuries, and audio or video tape the evidence.

Call 911, report the abuse or threats, and request police intervention. When the police arrive, make sure that a complete police report is created that lists all her action (screaming, threatening, hitting you, etc...). Calling police may be particularly effective if your wife just drank alcohol. Police will detect her intoxication and it will substantially increase the credibility of your claim. Assault and battery claim can be proven with no physical evidence.

Calling police can be somewhat risky because police will sometimes arrest the man even though the woman is the one engaging in abusive or threatening behavior (a video or audio tape of her abuse or threats would really help you here). Still, calling police may be worth doing in many cases. Records of your wife being arrested will help you in divorce court.

Make sure you are the one calling 911 in domestic violence situation.

On an interesting sidenote, divorce books for women tell them to be very careful when calling police in abuse situations. They warn women that their husband may end up in jail, and therefore have lower pre-divorce and post-divorce income. It's an interesting example of how divorce

books for women assume that women will put their personal greed in front of safety of their children.

Mental Abuse or Cruelty

See the counsel and treatment of a psychologist if your wife mentally abuses you. It will help you document evidence of mental abuse and the psychologist can be called as an expert witness to substantiate your claims.

Keep diary with dates and times and complete summaries of abuse statements or acts. Audio or video record abuse.

Alcohol or Drug Abuse

- Photograph your wife when she is drunk or on drugs.
- Videotape or audiotape your wife getting drunk or taking drugs (don't forget to do it at parties you may attend).
- Invite your wife to attend therapist sessions and discuss her alcohol or drug abuse. Therapist can later testify in court against your wife.
- Records of your wife's alcohol and drug abuse will help you with your custody.

Make sure you have records of criminal arrests and convictions against your wife if they exist (during or prior to your marriage). Don't forget her charges or convictions of driving while intoxicated, public intoxication, drugs possession, or any other criminal violations.

"Help" the law enforcement charge and possibly arrest you wife is she is engaging in illegal activity (including illegal drug use obviously). Records of your wife's arrests and convictions will help you during divorce.

If you want custody of children.

You will definitely need to see a qualified attorney and discuss it.

You will need to seek sole custody or primary custody. You will have to show that you will provide better overall environment for raising children than your wife and that it is in the best interest of the child to be with you (or primarily be with you).

The easiest way to do it is to show that your wife is abusive or otherwise unfit mother. The more negative evidence against your wife described in the previous chapter you have, the better your chances will be.

In addition to any evidence that your wife is abusive and otherwise unfit, record evidence of her pursuing interests that conflict with raising children. Just about anything that does not involve caring for children can be included here. Particularly things that may show that she is irresponsible, things like going out with friends to bars, or trips to Las Vegas.

Courts no longer automatically give custody to women. You do have a chance to get custody even if both of you seemingly qualify to get custody.

Things that will work in your favor as it relates to custody:

- Anything illegal and unethical she does. Any evidence against your wife described in the previous chapter.
- Your wife works long hours (or she is planning to work long hours).
- · Your wife has sexual relationships with more than one person.
- Her new boyfriend sleeps over in her house.
- Your wife is not in a position to provide stability and continuity for the child.
- Your wife bad-mouths you to the child.
- Your wife has a history of mental health problems (particularly depression).
- Your wife is seeing (or saw in the past) psychiatrist or any other mental health professional.
- Your wife takes (or took in the past) anti-depression medication.
- Your wife wants to move or does not know where she really wants to live.
- Your wife is going to school. Her future life path is unclear.
- Your wife leaves children alone.
- Your wife likes to go out with friends.

• Anything else she does that may fall under the category of "Ignoring children". It can be argued that she "derelicts in her duties as a mother".

You and your wife will be evaluated on the above and other factors. The more factors are in your favor, the better your chances of getting custody. Make sure and document things your wife does that will increase your chances of getting custody.

Have a history of caring for your children: get involved with their school, take them to their activities, to doctor's appointments, cook for them, put them to bed, etc... Make sure you have as many records of you caring for children as possible. You want to be as much involved with their lives as possible.

Do not move out of the house. Don't let children stay with your wife or her parents before and during divorce. Your wife's attorney will argue that you voluntarily abandoned your children or that you reached an informal agreement with your wife giving her custody.

You may want to try to persuade your wife to move away or travel "for a while" while you stay with the children during divorce. You may be able to argue that moving children from the stable environment you created will be detrimental to them.

Consider getting a Temporary Restraining Order (TRO), specifying that the children are prohibited from being taken out of the State. This will prevent your spouse from taking the children to another State and concealing them, something she may be legally able do if there is no TRO in place.

You may be able to persuade your wife not to seek custody because children will be a "burden" for her. That might work if your wife has a career she wants to pursue. You can tell your wife that you will be pursuing a non-profit career and her child-support payments will be miniscule. Remind her how much children cost, and how much better off she will be without the burden of children (particularly regarding her career and dating life). There is absolutely no guarantee that it will work, but it may be worth a try.

Here is an important thing to understand about modern American women. A lot of them regret having children. The reason many of them want custody is not because they genially want to raise children, but rather because they hate you and want to punish you by keeping you away from children. So children often become a sick power play on their part. Keep that in mind when you talk to her about children. If you make her think that she is not punishing you by fighting for custody, then she may not fight for it on the first place.

Marital torts. Consider filing one and know that your wife may file one against you.

Marital tort is basically a lawsuit one spouse can file against another spouse.

The reasons for the lawsuit are usually claims that the other spouse injured or harmed you, including causing you mental or emotional stress.

You need to be aware that your wife may bring marital tort suit against you (including doing so frivolously). You also need to consider filing your own marital tort suit against your wife. You'd be in a good position if you file the lawsuit first and force your wife defending herself instead of attacking you. Discuss it with your lawyer.

Here are the reasons your can use to file marital tort against your wife:

- Intentional infliction of emotional distress. You can claim that your wife "intentionally or recklessly caused you severe emotional distress". Any occurrences of her yelling and insulting can be considered emotional abuse. If it emotionally bothers you, then it can become a basis for a lawsuit.
- Domestic violence. Any threats of violence or violence described in chapter 5 can be grounds for filing a marital tort.
- Sexual tort. You can file sexual tort claim against your wife if she gave you sexually transmitted disease, particularly if you allege that she had extramarital affair(s).

Below are some additional suggestions from divorce books for women. Just reverse the sexes, then you can use the same advice against her.

"By rolling the dice with a marital tort suit, you can let the court decide just how despicable your husband is, and how much compensation you should get for putting up with him for so many years".

"Filing a tort case against a husband can create leverage to get a larger divorce settlement".

"The advantage of these particular suits is that you don't have to have solid proof as a basis for a claim to sue... The entire claim can be structured on your oral statements of evidence concerning his actions towards you."

"Another potential benefit of a marital tort claim is that a lawyer will pursue that claim on a contingency fee basis, for a percentage of the damages awarded by the court."

"Basically, by filing a marital tort claim, you can't lose. At worst, you will get free representation on a percentage that will enable you to harass your husband for a year or more in court."

Prenuptial and Postnuptial contract can be challenged in court.

Below are suggestions from divorce books for women:

"Challenge your prenuptial or postnuptial contract whenever you have any real basis for challenge, regardless how small".

"You signed the contract under false pretenses". You agreed to the contract based on an inaccurate fact or set of facts. You thought he was healthy, he turned out to be ill. You thought he could have children, he could not, etc...

"You were fraudulently induced to sign the marriage contract". Your husband had misinformed you before you signed it. He hid assets from you.

"The contract is unfair and unconscionable". The contract is unfair if it is biased in favor of your husband. So basically any good contract can be argued to be unfair and therefore void on this ground. "You should ALWAYS claim that the contract is unfair".

Challenge any contract using "Other loopholes". "The threat of the challenge may be enough to get your husband to give you more than the contract specifies".

"Even if the claim is entirely invalid, your husband's lawyer will have to charge him substantially to defend him". So it might be cheaper for your husband just to give you what you want instead of fighting your false claims.

Warning signs that your wife is preparing to divorce you.

She starts spending time with new female friends.

Watch for any new female friend(s) you wife may have. Pay particular attention to women who are not friendly towards you. That may mean that your wife is learning to hate you and she is preparing to divorce you.

A lot of these women will be overweight, with short butchy hair, look asexual, and probably older than your wife. These type of women basically become older uglier mentors to your wife. They hate men and they hate you. They will brainwash your wife until she becomes one of them. You need to be seriously concerned if you start noticing your wife spending time with women like that. There is absolutely nothing you can do to get your wife back on your side at this point.

Her female friends are less friendly towards you than they used to be.

You wife started badmouthing you and she is getting ready to divorce you.

Her female friend(s) get divorced.

That may sound ridiculous, but her close friend getting divorced is likely to have a strong influence on your wife. Watch for the other signs described in this chapter ever closer.

She is becoming emotionally withdrawn, yet superficially "nice".

She is becoming emotionally withdrawn because she is learning to hate you before filing for divorce. She is superficially nice and friendly because divorce books teach her not to alarm you until the divorce is official.

She starts going out with single or divorced friends.

She is probably doing it as part of her pre-divorce withdrawal process.

She starts watching Oprah, Dr Phil, or other similar shows.

She is either preparing divorce, or just learning how to mag, be unhappy and depressed, and blame you for everything. So either you'll be getting divorced soon or your life will turn to once continuing mag.

She buys books and self-improvement, finding true meaning in life, etc...

These books will teach her that you are to blame for all her problems and that she needs to leave you in order to be happy.

She stops working.

All divorce books for women emphasize that women should not work or work as little as possible before filing for divorce.

She wants to live a more lavish lifestyle.

That's another thing all divorce books for women emphasize. She wants to have a record of lavish life, so she can get as much money from you as possible during divorce and possibly get alimony after divorce.

Your wife wants to do expensive home improvements or buy expensive furniture.

She knows that she will probably keep the house with all the improvements you paid for after the divorce.

Your wife starts seeing psychologist (and gets you to pay for it).

Nothing good can come out of it. Either she is genially going crazy, or she is planning to use psychologist to accuse you of various things during divorce. "You could have the satisfaction of knowing that your husband is paying for his own character assassination" - quote from a divorce book for women.

Watch your credit cards.

All divorce books for women advice them to run up credit cards.

She is asking you about financial records and any assets she may not be aware of or she is making inquiries about your finances.

Divorce books teach her to gather all your financial records.

Your wife spends time in your office by herself.

She may drop by your office unexpectedly and say to the receptionist that she is there to drop off a gift. What she wants is to find financial documents you may be keeping in your office.

Your wife starts talking to your stockbroker or business associates about your assets.

Or she is trying to befriend your stockbroker or business associates. One trick she may use is call them and tell them that she needs some information urgently to "help her husband".

Your wife is befriending your secretary.

She is fishing for information about you. She may even try talking to your associates secretaries or your broker's secretaries.

Divorce advice your wife will be getting.

Below are the exact quotes from divorce books for women:

- Be unemployed for as long a period of time as possible prior to filing for divorce.
- Hire a detective to prove your husband has a bad character, and pay for the services with your husband's money.
- Always ask for more than what is fair, and substantially more than you think you deserve.
- The less disposable income he has (after divorce), the more satisfied you can be.
- Planning for your divorce requires a minimum of six months... The more money he has, the more time you will need to develop your plan.
- Preparation for your divorce is the most important test of your life.
- Shift substantial portions monetary assets (investment accounts, retirement plans, homes, vehicles, other personal property) into your name prior to filing for divorce.
- You can be awarded more assets if you know about more assets.
- Remind yourself that it is a divorce war, everything is fair.
- Up to eighty percent of all testimony in divorce courts is either an embellishment or an outright lie... Most divorce judges will presume that people in divorce situations will lie in court.
- Photograph all personal property.
- Find and review your husband's tax returns. Payroll stubs. Loan applications and financial statements.
- Cash checks at grocery stores.
- Use cash advances on credit cards in your husband's name.
- Buy assets... Judges overlook, or sometimes ignore, pre-divorce spending on assets.
- Redecorate the house with new furniture.
- Purchase a new car just before divorce. Be certain that your husband pays for the car in cash.
- Stay or be unemployed before divorce.
- Wait till he falls asleep. Rifle through his pockets.
- Does he fall asleep after sex? Have fun -- then rifle through his pockets!
- Go to Las Vegas or Atlantic City and tell him you lost it all -- except you did not.
- If your husband pays your credit card bills but won't share his cash, charge! Then return for cash refund or resell that expensive stuff to friends.
- If you cook, serve him hamburger, not steak. Pocket the difference.
- If a bill is for \$220, round it up to a nearest hundred and enter \$300.
- "Pay" the same phone or utility bill three times each month.

- Always carry something to remind you of your husband...like his credit card.
- Secrets are not necessarily bad. Putting money away can be a wonderful thing for a relationship.
- The first one who gets to the bank is the one to empty the joint accounts.
- Learn to aggravate your husband whenever possible. Criticize him daily... Accuse him of having affairs (falsely)... Lend his money to your relatives... Run up his credit cards... Nag, Nag, Nag...
- Control your husband by being alternately loving and indifferent to keep him in a state of continual concern.
- His money is going to be your money anyway when he drops dead.