

A NEWSLETTER FROM

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IN THIS ISSUE

■ Host a Sustainable
Thanksgiving | **P4**

■ Sugar Substitution Guide
for the Holidays | **P5**

■ Healthy Sous Vide
Mashed Cauliflower | **P8**

Family Matters

Steps to Take Before a Divorce

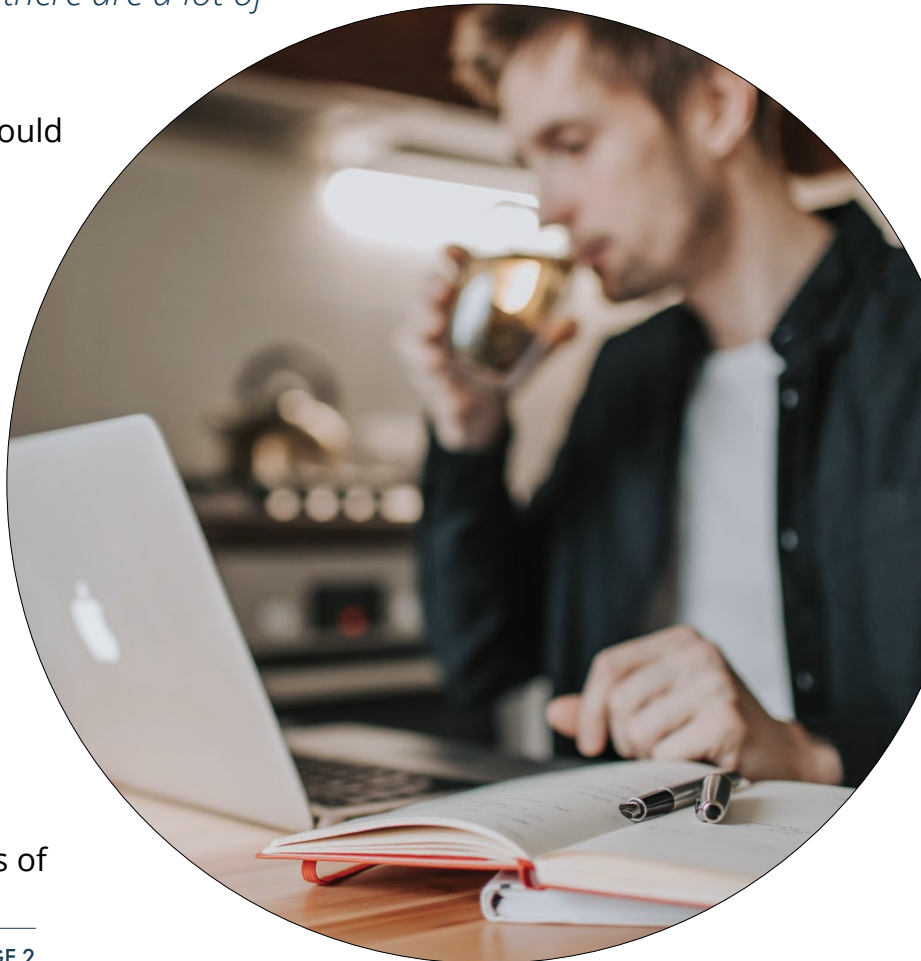
When you've decided to file for divorce, there are a lot of factors to think about.

Here are some of the first steps you should take when planning.

1. Research Applicable State Laws

Laws in regards to family and divorce vary state by state. Make sure to research the laws applicable in your state. Becoming familiar with these laws will better enable you to complete the divorce paperwork to the satisfaction of the law.

Many family lawyers include up-to-date information regarding state family laws on their online blog. Generally speaking, this is a simpler and more succinct means of



SEE '**BEFORE A DIVORCE**' PAGE 2

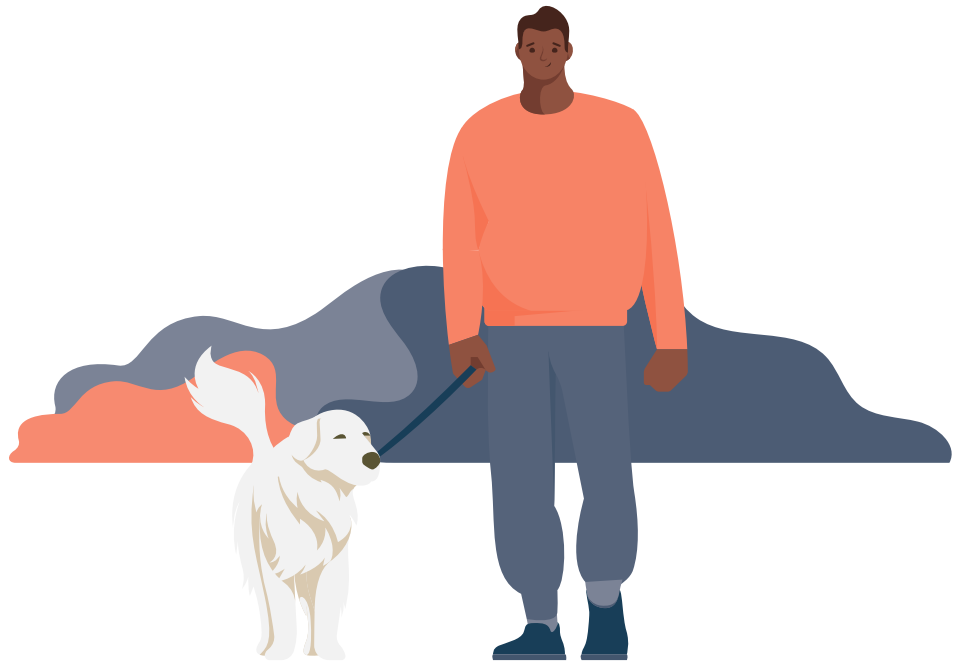
obtaining the information you need than sifting through statutes. It will also save you from seeking unnecessary and expensive legal advice.

Note that you will need to be separated from your partner for a certain amount of time, which varies by state, and should take this into account as you move through the divorce planning process.

You will need the aid of a lawyer when the legal proceedings begin, so take note of any local family lawyers that appeal to you as you read through their blogs. Be sure to inquire about their hourly rate, number of years as an attorney, win ratio, and roughly how many hours they would intend to spend on your case.

2. Draft a Custody Agreement

If you and your partner have children or pets together, it is wise to have an idea of how you would like to divide your parenting time in advance. Include reasons why you believe this is the best arrangement for all involved,



particularly those affected who will not have their own say in the final decision.

Your first draft of a custody agreement doesn't need to be anything fancy (leave the legalese to your lawyer), but should include a clear set of notes for how you would like to share the responsibility of your family. When drafting this, you should consider the hours you will be available to have your children in your care, any current daycare situation and work hours, and any commitments that your children may already have.

Be sure to consistently bear in mind what is best for your

children and/or pets.

3. Get Organized

Keeping yourself organized is a must while going through the unpleasant process of divorcing your partner. Your partner will likely have hard feelings toward you that may manifest in the form of false allegations, requests for exorbitant amounts of money or other unrealistic demands. Keeping an organized record of your day-to-day activities and finances could prove a valuable asset when negotiations commence.

4. Create a Budget

Following the decision to



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initiate the divorce process, you will likely be living alone for a period of time. This means that you will be moving from a codependent financial situation to an independent one.

This sometimes drastic change to your finances may come as a shock and is best to move into prepared. Having a budget put together will give you an idea of what to expect and how to handle it diligently without going broke.

Your pre-divorce budget should outline your projected

sources of income and expenditures following commencement of your separation period.

5. Close All Joint Accounts

If you haven't already, close any joint accounts you and your partner have together. In cases where this isn't possible, initiate the process and request that your partner provide his or her signature as soon as possible.

If it is possible to have a civilized discussion regarding the allocation of current

funds, arrange a time to sit down and determine what portion of your joint liquid assets each person will get.

In some cases, one partner will attempt to empty joint funds into a separate personal account. If this is the case, or you think this may be the case, seek the advice of a legal professional in regards to an appropriate approach.

6. Check Your Credit

Before going through with a

SEE **'BEFORE A DIVORCE'** PAGE 7



Thanksgiving

How to Host a Sustainable Thanksgiving

Thanksgiving: family, food, sharing, warmth and, above all, gratitude.

While the soft glow of this holiday in our collective memories may produce an undeniable feeling of comfort, the by-products of some of the aforementioned things, in their fun excess, can create one very insidious thing: waste.

This season, celebrate Thanksgiving by showing gratitude to the planet and making your holiday gathering more environmentally friendly.

Hit the farmer's market for your Thanksgiving dinner ingredients.

Your food doesn't need to be

transported from truck to truck across countless miles and with maximum emissions—this time of year, farmer's markets are rife with interesting seasonal delights that have that special touch of homemade, holiday goodness!

Use outdoor foliage to decorate.

Dried leaves, branches, and flowers that you picked and arranged yourself not only look more authentic in wreaths and on your table, but you can also make foraging for decorations a fun new holiday tradition. Not to mention, a pre-Thanksgiving walk or hike might be a good idea before stuffing yourself!

Consider replacing the turkey.

While turkey is lower on the food chain (and therefore one of the more sustainable meat options), consider substituting the turkey with “Tofurkey” or any of the other meat-free turkey alternatives on the market. Conversely, if this feathered staple has a special place in your heart, you may be able to pick up a locally-raised turkey on your farmer’s market trip.

Use reusable dishes and napkins.

If you’re hosting a large gathering, it can be tempting to whip out the paper plates and disposable napkins, but consider weighing how much waste one large family dinner

SEE ‘SUSTAINABLE THANKS’ PAGE 7



Thanksgiving Your Sugar Substitution Guide for The Holidays

Sugary treats, while one of the main hallmarks of the holiday season, contain that one ingredient we all know, love, and sometimes hate.

The dangers of refined sugar have been studied and documented for decades, but it’s only recently that people

have begun to really pay attention. In 2016, it was discovered that in the 1960s, the sugar industry actually paid off three Harvard scientists to publish research dismissing sugar’s role in heart disease (and instead blaming fat).

SEE ‘SUGAR SUBSTITUTION’ PAGE 6

Today, we know that in addition to heart disease, the health issues related to consuming too much sugar include:

- Diabetes
- Obesity
- Increased risk of cancer
- Inflammation

Knowing this, you might be trying to cut back on sugar. The good news? You don't have to curb your sweet tooth! While navigating the powdered cookies and peppermint cakes at holiday parties might be a struggle, there are other options you can use at home in your own holiday baking. This holiday season, treat yourself to these alternatives:

Stevia

Surprisingly, Stevia not only comes from plants and has a low glycemic index, but it actually tastes sweeter than sugar!

Xylitol

Xylitol occurs naturally in birch wood and other plants. Not only is this alternative sweetener delicious, but it

also won't raise your blood sugar or insulin.

Agave Nectar

Taken from the agave plant, this nectar won't raise your blood sugar as much as refined sugar.

Coconut sugar

Derived from the coconut palm tree, coconut sugar is still technically sugar, but has a much lower glycemic index than refined sugar.

Honey

We all know where honey comes from, but did you know that raw honey has tons of nutrients and antioxidants? It's important to note that this alternative is still quite sugary, albeit much less bad for you.



Maple syrup

That's right—the stuff you pour on your pancakes! But, as most mainstream grocery brands contain corn syrup, only true maple syrup can serve as a sugar substitute.

Molasses

Made from sugar cane, gooey molasses still contains some sugar, but can also serve as a healthier substitute to its granular brethren.

Next time you wake up from dreams of sugar plums in your head, try this recipe for sugary holiday cookies made with Stevia instead: <https://cutt.ly/5epOB71>

Happy holidays! 📌

Illustrations by pikisuperstar

divorce, it's good to pull a credit check on yourself to see where you are at going into the divorce process. A poor credit rating could become an obstacle when trying to buy or lease a new home or vehicle. In some cases, this may also be taken as a reference on your ability to care for your dependents.

If you pull your report and find the score to be lower than you'd like it to be, review it for debts that you are able to pay off now. For any substantial debts that you are unable to pay off right away, call the creditor to work out a payment plan that will fit into your budget.

You may also wish to speak with a financial advisor for tips on boosting your credit score. Work together to devise a goal score to have by the end of the trial separation year. 📌

Illustrations by pikisuperstar



'SUSTAINABLE THANKS' FROM PAGE 5

produces against a bit of extra cleaning effort. You can make it fun by turning cleanup into a holiday game where everyone pitches in. And, if you have a dishwasher, you can even save water by simply scraping the food residue and loading your dishes—no rinsing necessary!

Don't throw away any leftovers.

Tired of eating that leftover stuffing? You can either compost your leftovers or take them to a local shelter in need.

Don't participate in Black Friday.

Wasteful packaging on special deals, tons of vehicles on the road all vying to make that same left turn as you—Black Friday is a recipe for disaster. This season, don't add your vehicle to the mix, and avoid buying items you may not really need.

Adopting sustainable practices is a great way to show you're thankful for your friends, family, and above all, the planet. Happy Thanksgiving! 📌

Illustrations by pikisuperstar

Healthy Sous Vide Garlic Mashed Cauliflower

Prep 10 mins | Cook 1 hour | Yield 4 servings

INGREDIENTS

- 1 medium head cauliflower or 2 pounds bagged cauliflower florets or riced cauliflower
- 2 T butter
- Kosher salt and pepper to taste
- 1/4 t cayenne pepper
- 1 - 2 heads fresh garlic
- 1 T olive oil
- 1/3 to 1/2 cup chicken stock, vegetable stock, cream or water

INSTRUCTIONS

Heat your sous vide bath to 190 degrees. You can shorten the preheating by starting with hot water from the tap. Heat your oven to 400 degrees.

Remove the cauliflower leaves and slice into 1/2" slices. Chop the slices into 1/2" pieces. Place the cauliflower in a 1 gallon Ziploc freezer bag with the butter and seasoning. Vacuum seal the bag by using the air displacement method. Alternatively, use a vacuum seal machine to remove the air and seal the bag.

Add the bag to the 190 degree sous vide bath and cook for one hour.

While the cauliflower is in the sous vide, prepare and roast your garlic. Slice off about 3/4" off the pointy top of a head of garlic. Drizzle a little olive oil over the cut, replace the portion you cut off and wrap the entire head in tin foil. Roast in the oven for 40-50 minutes until the garlic is soft. Remove and set aside.

If making the cauliflower mash for a later time, remove the cauliflower bag from the bath and plunge it into a bowl of ice water for 10 minutes before transferring to the fridge. The sous vide cauliflower will last for 5 days in the fridge or longer in the freezer. When ready to finish the cauliflower mash you can return it to a 150 degree sous vide for 20 to 30 minutes.

If preparing the cauliflower mash directly from the sous vide dump the contents into a blender or food processor. Squeeze out the soft roasted garlic into the blender and add 1/4 cup of a liquid of your choice: stock, cream or water. Blend until smooth adding more liquid if needed. Taste and adjust seasonings.

