

A NEWSLETTER FROM

# LAW OFFICES OF MATTHEW Z. MARTELL, P.A.

## AUGUST ISSUE

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



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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 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



# August Gardening Checklist

August is here, and as summer comes to a close, it's time to prepare your garden for the cooler temperatures of fall.

We know it's hard to say goodbye to your peppers and tomatoes and summer

blooms, but it's time to clear the way for all of your favorite fall plants.

**Remove any dead vegetables and flower annuals to make room for new plants**

While it may be tempting to hang on to old plants for

dear life, desperately clinging to every last grape tomato, keeping old plants from the previous season for too long can lead to a host of issues such as spread of disease. Not to mention, decaying

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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 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 Storyset*

# How to Stay Cool When it's Too Hot

*With soaring temperatures and oppressive heat waves making their way across the globe, it can be tricky to find ways to stay cool—especially if you don't have an air conditioning unit in your home.*

Even so, you can beat the heat and stay cool with these warm weather tips:

## **Stay hydrated**

Keep cold, iced water on hand and keep yourself hydrated throughout the day. When temperatures are high, you lose more fluids through sweating, so your body needs more water than usual.

## **Stock up on frozen treats**

Frozen snacks like popsicles and slushies are perfect for those blistering hot days and can even help keep your energy levels up and your spirits lifted when you feel like succumbing to heat exhaustion.

## **Take a cold shower**

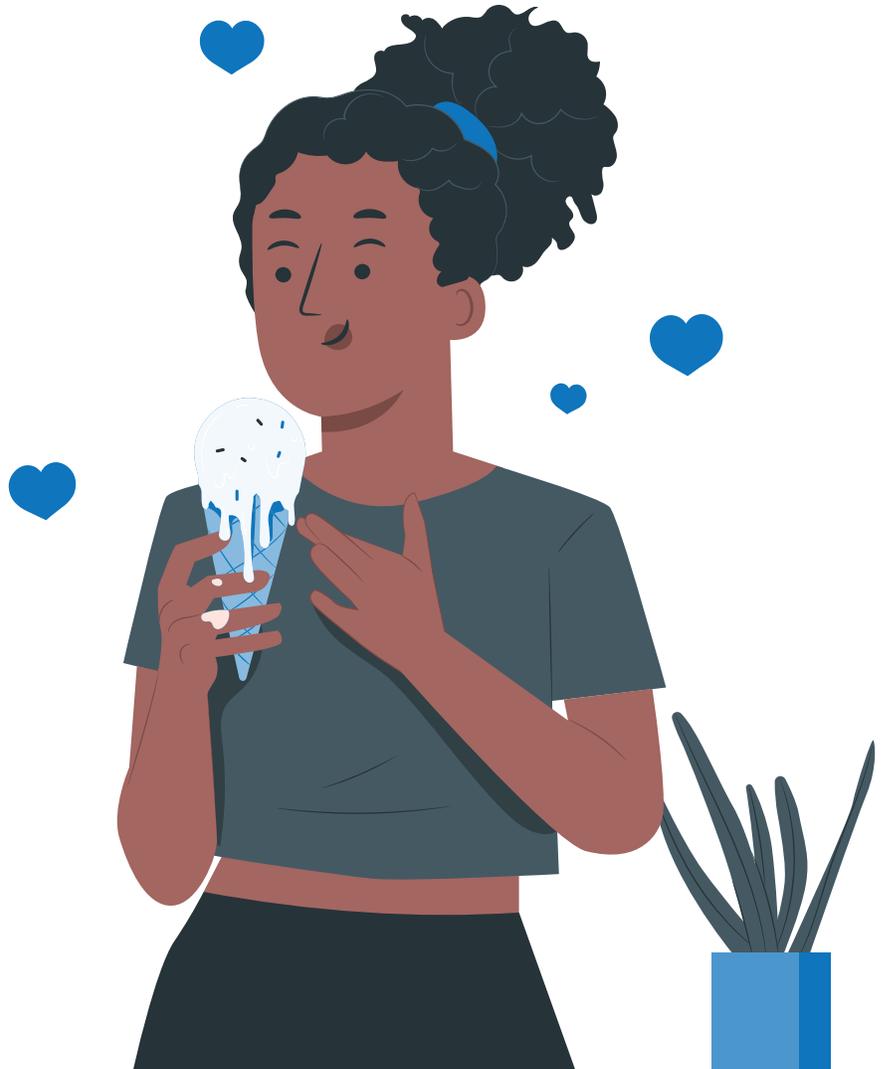
Taking a cold shower is the fastest way to get immediate relief from the heat. Alternatively, you could take a cold bath and completely submerge yourself in icy bliss.

## **Keep socks and washcloths in the freezer**

Keeping a pair of socks and a couple of washcloths in the freezer can help cool down

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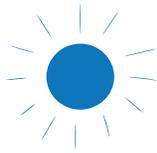
plants make the perfect home for insects. Make sure to pull all dead plants by the root, and don't forget to remove your annuals too since they won't come back next season.

### **Cut up any dead plants and add them to your compost heap**

See? You don't actually have to let go of your old, dead plants—you can turn them into compost! Simply cut up the dead plants with a sharp gardening tool and throw them into the compost pile. One of the benefits of working with nature is that nothing ever has to go to waste. Just make sure you don't add any diseased or pest-ridden plants to your pile.

### **Pay attention to pest problems**

It's important to identify any pest issues in your garden as quickly as possible. Possible signs of pests include holes in the leaves of your plants, chew marks on leaves, leaves with yellow spots, stem damage, trails of slime, and dark green droppings. When eliminating pests, make sure to use a targeted approach



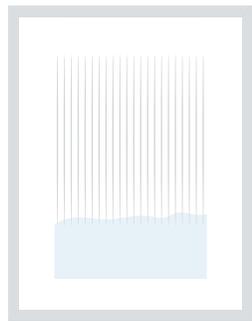
that doesn't harm your plants or any of the local pollinators.

### **Amend your garden soil**

Your soil is the most important part of your garden, and you'll want to amend it each time a planting season comes to a close. Amending the soil helps increase organic matter, improves moisture retention and the structure of your soil, and helps you grow healthier plants. First, conduct a soil

test to determine the most effective amendment for your specific soil and go from there. For example, if your soil needs more nitrogen, you'll want to mix in some animal manure. Other amendments include compost, dead leaves, and peat moss. 

*Illustrations by Storyset*



**“When it’s too hot at night, you’ll want to sleep on lighter, more breathable sheets such as bamboo or cotton to help keep your skin cool.”**

#### **‘STAY COOL’ FROM PAGE 5**

your body in a more direct way. To bring down your body’s temperature, use the frozen washcloths on your wrists, the insides of your elbows, the backs of your knees, and over your neck.

#### **Don’t have an air conditioner? Set up a fan in a window**

If you set up a fan in front of a window, it can help redirect the warm air while recirculating the cooler air from inside your home.

#### **Keep the sun out**

Keep windows and curtains shut during the day to block out the sun’s hot rays. After the sun sets, open all of the windows and curtains to let the cooler night air circulate. Make sure to shut all of the windows and curtains again first thing before it gets hot in the morning.

#### **Still hot at night? Sleep with a frozen water bottle**

First, you’ll want to make sure it’s airtight, but sleeping with a frozen water bottle under

your pillow can work wonders on a hot, sleepless night. You can also stick your pillowcase in the freezer earlier in the day and retrieve it before bedtime.

#### **Change your sheets**

Still sleeping on your wool or flannel sheets from wintertime? When it’s too hot at night, you’ll want to sleep on lighter, more breathable sheets such as bamboo or cotton to help keep your skin cool. 

*Illustrations by Storyset*

# S'mores Ice Cream Sandwich

*As the unofficial dessert of summer, ice cream sandwiches are a perfect warm-weather staple to keep stashed in your freezer for when those sweet cravings kick in. These ice cream sandwiches take summer snacking to an even tastier level with a s'mores fusion that transports you straight to your nearest campfire.*

**Servings: 12**

## INGREDIENTS

- 1 pint plain vanilla or chocolate ice cream
- 12 graham crackers
- 7 ounces of marshmallow cream (you can find this at the grocery store in a sealed jar near the marshmallow bags)
- 16 ounces of chocolate icing

## INSTRUCTIONS

- Break each graham cracker in half to form 2 squares. After breaking all of the crackers, there should be 24 graham cracker squares. Lay the squares on a baking sheet.
- Spread chocolate icing onto 12 of the graham cracker squares and marshmallow cream onto the other 12 squares.
- Slice the ice cream into squares using a large knife, and lay each square of ice cream onto the graham crackers with the chocolate icing (to make this easier, you may need to cut the ice cream container off first).
- Lay the graham cracker squares with the marshmallow cream on top of the ice cream squares to form the sandwiches.
- Place the baking sheet with the sandwiches in the freezer for 4 - 8 hours. After the sandwiches have fully set, be sure to place them in a freezer-safe container.

