

# Horror Story:

**The inability to pay alimony arrearage set off a horrific chain of events more frightening than any Hollywood horror film. Now under house arrest the man can travel to work during the day to pay alimony, but is detained in his apartment at night.**

I was married in November 1989 and divorced October 2010. I was separated from my ex since June 2007 until my divorce.

I am a self-employed licensed commodity broker. My income varies greatly from one year to another, and month to month. During my marriage the only debt I had was my mortgage and our Amex card. My income was derived from commodity trades on the floor at the exchange. In 2008 the business changed. The exchange eliminated the trading floor and listed the markets on an electronic platform, which made it very difficult for the floor trader to make money.

I have tried to explain this to the ex-wife, her attorney, and the Bergen County judge and it fell on deaf ears. I was forced to pay \$4200/month in alimony and \$1700/month in child support based on my income before 2008. In 2011 my average monthly income was \$5200. I have been paying about a third of my gross income to my ex since my divorce, but this amount is below the court ordered obligation. In April 2011 I asked the court to modify my alimony and was told it was too soon to ask for a modification.

Since then I have had my credit destroyed, license suspended, and a bench warrant issued for my arrest. I was finally arrested in October and spent 4 nights in jail with drug dealers and drug users. The food that they gave us I would not feed to a dog. The treatment that I received from the correction officers was horrendous. While in jail I was thinking how a country that preaches so much about freedom could be doing this to a citizen that has done nothing wrong in his life except for not being able to make the same amount of income as in prior years.

We are all victims of our down economy. The stress level on me is unbearable. After my jail time I was taken to court in a red jump suit shackled to three other inmates and paraded through the court house. I was placed in a work release program that allowed me to leave jail so I could work to pay alimony, but I had to return to jail at the end of the day. I was strip searched every night for two weeks. I am currently still on work release but on a GPS ankle bracelet. I had to pay \$1,500 for the ankle bracelet.

While I am going through all this my ex is still living in the marital house with no intention of getting a job. She has 4 years of college and uses the kids as an excuse not to get a job. My kids are 19, 16, and 12. We both have a moral obligation to provide for the kids. But my ex-wife seems to be more inclined to initiate court proceedings against me in an effort to collect money that I do not have, than to carry through on her moral responsibility to support our children by finding a paying job to help support them.

This whole situation has put a wedge between my kids and me with the help of the ex. I am sickened by the way I have been treated.

# Horror Story:

**Drinking and drug use from an abusive wife made life a living hell for this husband and their four children. To make matters worse, she went on shopping sprees with his credit cards, outspending his income — until he was over \$80,000 in debt. Pulling the plug on their marriage was a survival decision.**

**His savings were lost paying both sides of the legal bills for divorce and was forced into this: "I now pay her alimony of \$52,000 each year - yes \$1,000 a week -- for life!" He wonders what will happen if he gets sick, his job gets downgraded, or he gets fired, and whether he will be allowed to retire.**

I was married for sixteen years and my ex-wife and I had four children together. At the time we first met my ex-wife was twenty-five years old was not attending college and was working approximately 30 hours per week as a waitress in a restaurant. I was twenty-four years old, had completed nearly two years of college, and was a full-time college student while working part time. I had also served in the Army for three years and used benefits from that service to help fund my education. I completed my undergraduate college studies in the next three years and obtained a B.S. in Business from a California university. I graduated with a rank of 11th out of my class of 1,230 graduating students. Additionally, I managed to graduate with no outstanding loans or debt. During this time my ex-wife continued to work as a waitress and we both contributed equally to the finances.

We were married at the end of my senior year and had our first child together. After graduation I immediately began working for a high technology company in the Silicon Valley as a Production Supervisor. I spent two years working in this position and then decided to get my M.B.A. at a top-tier university. While getting my MBA our second child was born. My ex-wife did not work during the two years I studied. My tuition and our living expenses were funded by student loans. I obtained a position as a Financial Analyst with a large consumer products company after graduating from with my M.B.A. I spend nine years working there and was promoted to the position of Director of Purchasing. During this time our third and fourth child was born.

My ex-wife did not work during these nine years. However, her spending outpaced my six figure income and our credit card debt built to an amount of nearly \$50,000. Despite all my attempts I was unable to get her to live within our means. I left my position with this company and obtained a job with another consumer products company on the East Coast. I was promoted to Vice President of Corporate Purchasing in less than two years and continued to significantly grow my salary. However,

though I was making nearly \$200,000 per year my ex-wife continued to spend more than we made. After two years in this position our credit card debt reached an amount of just over \$80,000. I realized that I would never be able to retire and would eventually head to complete financial ruin.

As bad as the finance situation was, our home life rapidly deteriorated to the point that I was completely miserable and dreaded to even come home from work. My ex-wife had become a full blown alcoholic and prescription drug abuser. To add to that she was extremely mean and abusive when drunk and or high on prescription drugs. Our four children were also miserable. It was like being in hell. I knew I had to get out and set up a safe sanctuary for our children. Things could just not continue as they were any longer. So, I left and filed for divorce.

I ended up with custody of all four of our children. In the divorce decree my ex-wife was awarded alimony of \$52,000 per year for life. I had to agree to this because prior to the divorce being final and the house being sold I had to maintain all her, and now my, expenses as the joint credit card debt continued to mount even higher. I simply had no choice but to agree to the alimony in order to even have enough money to afford the most basic necessities.

Over the last eight years my ex-wife has never worked and has been paid \$52,000 alimony by me each year. She has also been using illegal drugs, crack cocaine at first and more recently methamphetamine. She has been involuntarily placed in the psychiatric ward for treatment on two occasions. She quit paying the mortgage on the home she purchased after our divorce and the bank foreclosed on the house. After this she moved to a southern state and lived with her brother or various men.

I have worked hard all of my life and now have paid off all my debt and am building toward having a sufficient amount of savings for my retirement. I have also supported my four children to the fullest extent and have given them a good home with all of the things that go along with middle class life. My ex-wife, who has not worked in twenty years, wrote one of our children and declared that she "considers herself retired". I just don't understand how this is fair. It bothers me that I have to work to support someone who does absolutely nothing productive in life. It also bothers me that the hard earned money I pay her in alimony is not going to my children and my retirement, but is being spent on alcohol, drugs and boyfriends.

All of this is very bad, but it's not the worst aspect of having to pay permanent alimony. What is worst for me is that I'm constantly worried about what will happen if I lose my job or if I become ill and am unable to work. What about when I am ready to retire? Will I end up in jail or will my assets that I have worked so hard for be seized and given to my ex-wife who has not shed one ounce of

sweat to earn any of those assets? I also know that I cannot consider changing careers to a lower paying, but more rewarding one. In all of the situations above I would have to go to the courts and beg for the alimony to be reduced. In the end I will be completely at the mercy of the court to let me live freely. Yes, I write the word freely as in freedom. Where, I ask, is my right to “Life, Liberty and the Pursuit of Happiness”?

# Horror Story:

**After obtaining an advanced degree in a lucrative healthcare profession a woman decides to pursue lifetime alimony instead of her career and in the process destroys her family.**

Throughout my 25 year marriage I tried mightily to do the right thing for my family. Family values were instilled in me by my parents who unknowingly doom me to a life of slavery. But then again, they had no idea how unfair New Jersey alimony laws are, how they promote the destruction of families. I didn't either, until I found myself in Union County divorce court.

When my ex and I married I attended graduate school and she worked. After earning my Ph.D. she returned to school to earn her Ph.D. in psychology. I encouraged her professional aspirations; because I thought we were a team, working together for our family and I wanted to help fulfill her career goals. It took my ex a little longer than usual to complete her degree because we had two children in the meantime. They went to full-time childcare from infancy so that we could both pursue our careers.

Initially after graduating, my ex found a well-paying job earning as much as me. By this time I worked in higher education. After a few years she decided to pursue a private practice. I was supportive about her decision, still thinking that we were both committed to building our 'marriage partnership'. But her income plummeted. At first I reasoned that her business might need time to become established, but it never did. Year after year she reported earning what would be expected of a minimum wage worker. She refused to show me any of her business information claiming that it was privileged patient information.

Her income loss was coincident with increasing marital strife, especially after I began questioning what it was that she was doing all day, every day away from home. When I discovered that my ex had hidden from me an enormous debt on our joint credit cards I filed for divorce to protect my family. One month later the ex told police that I threatened to cut her throat. I was arrested, led out of my home in handcuffs, and was told by police to never return or I would likely be arrested again. It cost \$4,000 to clear myself of this criminal charge.

The ex's masterful lawyer depicted her as a poor victim who gave up her career for mine. The family court judge Ordered me to pay 80% of my income in pendent lite interim alimony, lasting for 17 months until divorce. In the meantime my character was systematically assassinated and I was

portrayed as an absentee father and abusive husband. I lived on my sister's benevolence and a spare room in her attic.

Due to the financial thumbscrew applied by our (in)justice system I was forced to accept permanent alimony to the tune of \$100 each and every day. That my ex had an advanced degree and practiced as a licensed psychologist was irrelevant as was the fact that just a few years prior she had earned 5 times more than what she currently reported. Alimony was calculated based on her reported earnings from the 3 years prior to my filing for divorce. I was told that if I put up a fight the judge would punish me by ordering that I pay for her attorney bills and set my lifetime alimony at a punitive amount. The attorney's handling our matter called this 'good faith negotiation'. I thought it was more like being strong-armed by thugs.

Today, my ex-wife lives in the martial house that she got in the divorce; a comfortable five bedroom, brick, center hall colonial home in a spacious tree-lined suburban neighborhood. I live in a small apartment. I have no idea what she is doing in her private psychological practice, except that the income she reports on tax returns is about \$15,000 per year.

By the time that I retire, I will have paid her nearly half a million dollars (\$500,000). If I live to 80 years old I will have paid her nearly one million dollars (\$1,000,000). The retirement alimony will have to be paid from my share of retirement savings, which were equally split between us at divorce. If the family court does not have mercy, my ex-wife will take from me in retirement more than I may receive in social security benefits. Retirement is unlikely for me.

The worst damage resulting from our lifetime alimony-driven divorce was to our children. My son hasn't spoken with me or any of my side of his family since the divorce almost 5 years ago. My daughter doesn't speak with her mother or any of her maternal family. Neither of my children speaks with the other. Our family was completely destroyed by the divorce. They were young adults and they understood the events as they unfolded. They saw me being led out of the house in handcuffs by police. They saw the intense pain of the legal battle afterwards. Now they each have half a family and much psychological damage.

While expressing concern for our children, my ex and her lawyer pursued me for permanent alimony like vicious dogs. I was not opposed to paying alimony, I just wanted it to be fair, taking into account the entire history of our marriage and her ability to earn based on her advanced education, which she obtained during the marriage. Paying 80% of my income in alimony was not an option because it would not leave me with enough to live on. I was told by my attorney that my signature on our tax returns was evidence that I accepted my ex-wife's malingering and that after divorce I would be

required to continue the financial arrangement that I accepted during the marriage. I would not be allowed to 'redo' the marriage. For this advice my lawyer took nearly \$70,000 from me.

There are two things that our judge said that will stick in my mind for the rest of my days. In the hearing that resulted in the Pendente Lite alimony Order (80% of my income) he said on the record that the "financial burden of a divorce is not fair, it's the law". I was too frightened of being punished by him so I said nothing, but I wanted to ask why the words "fair and just" appear repeatedly in the alimony statutes. At another hearing he said, "I don't know how to make someone earn to their capacity". If I were not so frightened of being punished by him I would have mentioned that I know for certain how the court can encourage someone NOT to use their advanced education... award them a lifetime of free money.



# Horror Story:

## A reflection on a family and lives torn apart by lifetime alimony in New Jersey.

I am so glad alimony reform is coming to light, or at least that I have found as of today from the Daily Record. This is my personal horror story on behalf of my father who passed in 2010. I have witnessed over 27 years of alimony payments/unsuccessful court battles my father had to endure over the years. I am 37 yrs old. My father never enjoyed retirement, lived humbly by himself in Florida till the day he died. My mother and him were married about 14 years, he had a lifetime alimony payment after divorce was granted in I believe 1988. They lived and divorced in Morris County, NJ. She was educated went to college, held part time jobs. He started and ran his own business and invested in real estate. He did well and not so well.

He eventually retired, pension values went down, stocks went down, real estate went down. His payment never adjusted. She never worked through her workable years, had no health issues, nothing to stop her from working. She frequently spoke of her payment and whether or not my father missed payments. She owned multiple cars, one of which was a brand new corvette she drove well into her late 60's. The car was 20+ yrs old. She was very capable of getting work and a job. She chose not to. She was granted the family house to live in. She brought in a rent-paying working boyfriend for the last 11 years who benefited from my father's monthly alimony payment. They openly were "engaged" their entire relationship. If she married him her payments from my father would stop. She never re-married. He had to maintain her lifestyle till he died.

He was truly tortured his entire life, threats, warrants, contempt of court. Growing up this is all I knew up until December 2009 when I was 35. In December 2009 he finally won a stop in alimony payments to my mother. He died from cancer in April 2010. He was granted his final wish.

I have questioned the fairness in this for many years but never really understood it, it never made sense to me. Their lives never went on, subsequently tearing other lives apart in this lifetime sentence. I truly feel for any man in this situation. There needs to be change.

# Horror Story:

Alimony games in New Jersey Family Court. A small business owner's nightmare is a jackpot for his ex-wife and the divorce industry.

**Domestic violence accusations, the money train, the feeding trough, double-dipping, ignoring the obvious: business as usual in New Jersey Family Court.**

I am a NJ small business owner, I employ 14 people.

I hear pieces of my story repeated in the other member's stories I have read here and I will add some new twists of my own.

When my ex-wife and I married we both were working professionals. My career and the business I started took off and I was making significant earnings. My ex then decided unilaterally to stop working, I never asked her too, she just decided on her own despite my objections.

After I was able to sell the business I started, and receive the proceeds from its sale, she decided that she wanted a divorce. My position was we should keep to our commitments, work on our differences, and raise our two children in a two parent family. That's what they deserve. That was not my ex-wife's goal, hers was to cash out.

When I didn't agree to a divorce, I was accused of domestic violence, thrown out of my house in the middle of the winter, ripped away from my children that I parented every day since their birth without notice, on nothing more egregious than the accusation that I slid a 12 inch cardboard box across the kitchen counter and it scared her.

A Morris county family court judge facilitated the destruction of my children's family and day to day parenting by their father and granted my wife a final restraining order, on no more physical evidence than my ex-wife stating she was afraid.

False DV accusations are the prelude to the Alimony Dance in New Jersey that all family court players, judges, lawyers, custody evaluators, forensic accountants and social workers know and use. Some state publicly how the system is abused for this purpose; most just stick their head in the feeding trough and use DV accusations as a pre-emptive strike to evict a spouse and start the money

train. One telling part of my DV trial came when my attorney got my ex-wife to admit that she never saw any box thrown or slid at her, she just heard it drop to the floor and “just knew I threw it at her in anger”, even though she admitted no argument or loud words were exchanged. When my attorney pressed the judge for a dismissal for lack of evidence, the judge stated “well the box didn’t just fly by itself the plaintiffs case can continue”.

Fast forward two years to June 2007, \$250K in “pendente lite” temporary alimony, \$500K in legal fees, dissipation of all our marital assets, and was faced with a family court judge telling me that if I go to trial he is going to award my ex-wife significant lifetime alimony.

Here is the other Alimony game that the system allows, debilitating and bankrupting many small businesses. Besides receiving 50% of all marital assets jointly held, my ex-wife claimed and the family court agreed, that she had a property right to the new business I started and after forensic valuation, which subjectively determined a value not connected to anything real or concrete just forecasts, I was forced to buy her out of my business in cash based on this value from the remaining marital assets. I of course, had no right to her earning power from two masters degrees that she was allowing to atrophy because she refused to work, however she received immediate cash value for assets not yet realized based on work I performed above and beyond a reasonable salary earned from my position.

Double Dipping on these very same business assets is another Alimony game. Now after receiving less than 20% of the remaining assets after her receiving an initial 50% of the marital assets then receiving a forced cash buyout of forensic value of the business I started, Michele was awarded as part of her alimony calculation on-going income from the business she was just bought out of! Yes you heard me right, she is bought out of a business in cash and she receives lifetime income in alimony from that very same business. Not Alimony based on my receiving reasonable salary from the business but from a reasonable salary and the income of the business. So this is akin to selling a stock but receiving lifetime dividends on the stock for your lifetime, great deal if you are an alimony recipient of a business owner in New Jersey.

The next Alimony game: the fallacy of the “change in circumstances”. We all know that we have experienced the greatest recession/depression in 50 years; all except alimony recipients and family court judges in New Jersey. I filed 5 motions to reconsider and two forensic accounting evaluations to finally get one family court judge cornered facing two independent experts and the implied threat of an appeal if she ignored the facts to finally admit the self-evident that business income and profit of my business has been reduced due to the recession and may not improve anytime in the

foreseeable future. It only took \$60K in legal fees and 3 years to get that admission and a reduction in alimony.

I have a lifetime alimony award hanging around my neck and ex-wife keeps looking for any sign of business improvement, while she sits at home unemployed. In the State of New Jersey the unemployment rate hovers around 9.5% except if you are a college educated female, then the rate is 3.5%. Basically college educated females in New Jersey are fully employed and have been during this entire recession. However my ex-wife with a Masters Degree in business communication from a top school, and another Masters Degree in psychology can find NO employment anywhere in New Jersey for 5 years since 2006 as she continues to collect alimony and child support for a son who refuses to live with her and is in my care 100% of the time.

There is more, however I will stop here as I could go on and on about the New Jersey family court system and alimony awards. You see my ex-wife decided to become my adversary and take what she could. I can deal with that! However what I am most disillusioned with is the fact that there is no level playing field or equal justice under the law when it comes to the New Jersey Family Court.

As a final comment, I did not receive the life skills or education from my father on what to expect or how to deal with a woman like my ex-wife (although he never liked her). The woman that he married, my mother, was dedicated to him and to her children, creating a home and an environment that we learned to succeed from. I was the first college graduate in my family. My son will not suffer the same fate. I will educate him well on the system and how to protect himself, even if it is a sad commentary on the future of the American family.

# Horror Story:

“I don't want to work and you can't make me!”

**Married woman doesn't like to work, and why would she? NJ law says that married people can behave in whatever manner they choose and their spouse is obligated to hand over the money. The following story is a case study of how to gain possession of marital assets and force a spouse to agree to an unfair settlement.**

I just recently consulted with 2 different attorneys about my alimony situation, wasting more money on consult fees. I was told that there was nothing that I can do, unless there was a change in circumstance. That seems unlikely for a long time. I even considered trying to somehow buy her out, but she is not interested.

I was married 9/10/1988 and filed for divorced in 7/2007. Our daughter was born 2/15/94 I am a municipal worker (building Inspector) since 1993, yearly income of about \$65,000-\$70,000. I was born in 1967 and was 41 when I filed for divorce. My ex was born in 1966 and was 42 at time of filing.

My ex-wife was employed by than NJ Bell Telephone as an operator when we were married in 88. I was self-employed at the time. She remained employed until about a year or two after our daughter was born. Our agreement was that when our daughter was in school, then my ex-wife would go back to work.

Well she did everything possible not to go back to work. I kept insisting that she go back to work but she basically refused to get regular employment. She did have various part time and seasonal employments.

In about 2006 she got hired by the US postal service on a rural route. She did all the training and worked for a couple of weeks, but then announced that she didn't want to work anymore. I tried to get her to keep the job but she refused and quit. The pay was \$18.00/hour to start plus full benefits. She was a member of the ladies auxiliary of the local volunteer fire company and one of the founders of a charter school which consumed her time.

Even though she was able to secure an \$18.00 per hour job, the court set her income capacity at \$9.00 per hour. As far as her education is concerned. She has a High School Diploma and had all the time in the world to go back to school and get a higher education while our ONLY daughter was in

school. Instead she wasted her time partying with her friends, while I worked my butt off trying to keep ahead.

As far as my education... I have a G.E.D. and went to community college in the evening for a building inspection course and my state license. I had no help from my ex-wife and worked full-time during the day doing construction. After getting my inspectors license I gained employment with a large NJ city in 1993, prior to our daughter being born.

At age 37 I had a mild heart attack from stress on the job. This time period of my life was very stressful and still a bit foggy to me. Everything I worked so hard for seem to fall apart. In May of 2007, while out of work due to surgery my ex-wife and I got into an argument.....well short version is she kicked me out and I never went back. It was the last straw.

Her attorney was an obstructionist and even talked my ex-wife into getting an unfounded restraining order, which cost me \$2,000 to defend against and get dismissed. I could not afford to keep fighting and was forced into settling. I realize now that I should have never settled nor was I of the right mental state of mind to do so.

In the divorce documents it is stipulated that the marital lifestyle could not be maintained by either party. Basically we were headed for bankruptcy and ex-wife had to find employment.

The combined attorney fees were about \$60,000 and were threatening to keep on climbing. My attorney did all the work while her attorney obstructed every step. I feel I was forced into a settlement, and I couldn't afford to keep fighting.

I had to agree to \$225 per week permanent alimony and \$168 per week child support. The property settlement was supposed to be 50/50 but since my wife had possession and control of all our belongings, I could not afford to the legal fees to re-coupe what was rightfully mine.

I have a really hard time MENTALLY dealing with the fact that I will be paying my ex-wife for the rest of my life, and that it could potentially be more than two times the length of the marriage.

# Horror Story:

New Jersey judge says that divorced woman needs protection from her own decision.

**Judge nullifies divorce decree and orders permanent alimony for a woman who had a change of heart after willingly refusing alimony in divorce. The man, who negotiated in good faith, is forced to pay lifetime alimony on an inputted income twice his current salary.**

My husband has permanent alimony from the state of NJ. He was divorced in 2006. Prior to this divorce, 6 years approximately, he separated from his ex-wife but continued to live at the home in the basement because he wanted to see his youngest daughter graduate from high school. They both agreed to have the divorce when the youngest graduated and during this time, he asked her over and over to get a job of which she refused to. He was a long distance, heavy haul truck driver and he supported his family until the divorce. Not only did my husband support his ex-wife, he supported her three children from her previous marriages. Not only did he do this, he paid cash out from his personal savings of which he had prior to meeting her, for her breast cancer surgery and chemo, a sum of approximately \$250,000 dollars. His job did not provide health insurance but a good salary and other benefits. They lived separate lives during this six year period.

When his youngest graduated, he filed for divorce. They sold the home and split the profit. When they filed, he got a lawyer, she did not, claiming she had no money. She represented herself. She agreed to the divorce. She did not want alimony. She was asked over and over and over again and she said she understood and continued to reject the alimony. She even wrote a letter to the judge, stating she understood and still refused the alimony. The final divorce decree stated she waived it and this waiver was PERMANENT. My husband with final decree in hand left NJ and went to Florida. He had quit his job of \$75k and got a job for \$36k.

A month later, the ex files for permanent alimony, this time with an attorney. My husband claims he did not ever receive a notice to come to court for alimony, he thought it was for the issue of the settlement of the house, although his lawyer did know. When his lawyer went to court, he fought against what the judge and HER lawyer wanted to do. Vacate the original decree and let her have lifetime alimony. The judge specifically acknowledged that the ex knew what she was doing by refusing originally, even acknowledged that she wrote that letter, but he decided that she needed protection from her own decision, (I kid you not) and ordered her alimony based on a ruling from

another case that her crafty lawyer pulled out from under her witch's hat. We have the transcripts so we know exactly what that judge said. In February of 2008, there was an order for him to pay \$475 per week based on his \$75k income from his old job. His current job now paid \$36K, so he went into arrears every time they garnished his wages, because it is not allowed to take more than 55 percent of his pay and since his weekly salary did not allow for the full disbursement, he went into arrears. And he was left with a \$180 dollars a week to live on.

He lost his place to live, could not pay his credit cards, had to turn in his truck, and live with his mother. A man that had excellent credit, paid his bills on time and was a homeowner, is now not even to be able to afford food. Since he had no money, he could not fight this. His ex lives with his two daughters, their boyfriends and their kids. The ex claims she has health problems and cannot work. Not only did she get the alimony, his life insurance policy was taken away from him and given to her of which she placed herself as beneficiary of the \$300,000 dollar policy. The daughters were the original beneficiaries. He paid for 2 years before I met and married him. We both had no idea how horrible this would be. We wanted to have it modified or eliminated.

We sought an attorney in NJ and he felt he could modify it even though we wanted it eliminated. We were very naïve. \$4000 dollars later and a very nasty attorney to boot, we did not get a modification, but it was upheld by the same order of \$475 now plus \$100 towards the arrears. The judge thought my husband was lying when in the certification he stated he could not remember if he got a notice about the hearing for alimony. The judge took a horrible disliking against him. My husband had come up to PA to live with me and got a great job making \$55k. When I saw how much SHE was going to get, \$2300 dollars a month, I saw red. Fortunately, we dodged the order for a while, the case transferred to be domesticated into PA from NJ and the domestic relations wanted him to come to the court house so they can badger him as to why he has not paid. My husband refused 3 times to come. The request to come to court was on a form letter signed by the case worker. My husband refused and said "so what, I am not going to feed her and all those adults living there in that house." Then, the court sent him another letter stating he was now found to be in contempt but since the wage attachment was in effect, they seemed not to be determined for him to come in. We had provided info for the wage attachment, which took them weeks to enforce. By the time she got her second payment, we left the state.

My husband would rather go to jail than feed her. She had refused to work when they were married, even though she maintained her own home and was raising 3 kids on her own and working before they met. She also has cake baking skills that would have landed her a job or start her own business as they were beautiful cakes. I saw a few pictures. And that is the only credit I can give her.



We are now under the radar. We are in a state we cannot mention. We want freedom from this.

# Horror Story:

**One man workforce is enslaved by unfair New Jersey alimony laws while ex-wife hits the lifetime alimony jackpot and never has to work again for having been married for only 14 years.**

My ex-wife gained control of the marital home by making up stories - totally made up - and telling the police how she felt "unsafe" ... leading to my being handcuffed in front of our three crying children and arrested on a totally bogus "domestic violence" charge. That gave her control of the house - and all the files in my home-office - for about two years, while I had to pay the bills for everything from swimming pool repair to cable TV.

Fast forward; my record is expunged, I spent nearly half a million on sleazy but "well respected" lawyers from "prominent" and "respectable" firms, to give over 100% of the "joint" marital assets to my ex, and be saddled with a \$62 K/ year alimony commitment on top of paying her \$23 K/year for the kids (including the 20 year old who lives with me full time) - for whom I also paid all expenses. I pay \$10 K/year for life insurance so that if I die, she gets even richer. Total: \$100 K/ year. Prognosis: Life Sentence. I'll never be able to afford to retire, and so long as I work, the Judges in Their Infinite Wisdom will declare "no change in circumstances" and force me to pay, and pay, and pay.

And my ex? She retired at 51 after not working through the 14 years of marriage; she lives comfortably in a \$400,000 townhouse with no contemplation of work. Why is this unfair? When we married, her income rose by 600%, then she stopped within a year or so when our first child was born. No help in my career from her! I even had to hire someone to come to help with my home-office; she was "too busy" - hiring and firing maids to clean the house.

My crime was marrying poorly, and being unfortunate enough to be in NJ at the time of the divorce; the sentence is not appropriate for the "crime." I should not be a one man workforce to provide a huge welfare check to a lazy malicious lying person deciding to "retire" early.

# Horror Story:

## Divorce attorney admits “Alimony is a lifetime situation in NJ, with very few exceptions”

I was married for 16 years and when my wife at the time told me she wanted out, we went to a mediation lawyer who flat out stated, "Alimony is a lifetime situation in NJ, with very few exceptions".

I initially paid the alimony on a weekly basis, but eventually we mutually agreed to monthly payment. (This was so I was only reminded 12 times a year of my crime, instead of 52 times.)

We sold the house and she got 50% of the equity. - Fair enough.

She received 50% of my profit sharing, although my first 3 years of earning we were not married.

She received 50% of the life insurance policy, and investments we started, which was fair.

My brother and I sold our business and she was paid 50% of my share. ( I only agreed if each of my 3 daughters received a total of 20% each for their educations). We each actually received 20%.

I have continued to pay on time for over 12 years now, but I did take her to court to request permission to send the child support checks directly to my 22 year old daughter, and 19 year old daughter, who are both living away at college. I also requested alimony relief due to a drop in my income, but was quickly denied on all requests. She retaliated by requesting to have my wages garnished. Although I was never late in over 12 years, the judge explained all she has to do is request garnishment and the courts are required to grant it. No reason required.

My ex had just lost her job, which is now 15 months ago, and has been collecting unemployment ever since.

Four months ago I lost my job and instead of receiving \$598/ week of unemployment compensation, I was paid \$218/week, so I could once again be reminded of my crime.

Since I am a responsible parent, I needed to find work, and landed a job which will soon become a commission only job, which means my income is based on my success or failure.

My ex-wife in the mean-time, lives in 2 different places, one in North Jersey where she works under the table to avoid taxes, the other in this town where her brother lives in her townhouse, collects unemployment, and collects \$380/week from me.

She has no incentive to get a job for the time being with this income, yet I'm the one treated as a criminal by the State of New Jersey, simply because I married her.

If the State of New Jersey requires a blood test, a marriage license, why doesn't the state require a pre-nuptial agreement, NO EXCEPTIONS?

Young love is supposed to be a wonderful thing...NOT A CRIME

Why can't I get on with my life and take care of my children the way they need to be taken care of?

Alimony requirements need to be reformed. This has cost me \$100's of thousands of my hard earned money that could be better spent on my children who are innocent.

# Horror Story:

No retirement possible for a Gloucester County police officer forced into a bizarre divorce plan that awards his ex-wife thousands more in retirement than he will receive.

**After an 18 year childless marriage to a an LPN he had no choice but to pay \$1,000/month lifetime alimony plus one third of his pension. He cannot receive social security benefits, but she can, so the ex-wife will receive thousands more per month than he gets. And where will the money to pay alimony in retirement come from? From his share of the pension split at divorce. The man was advised to get a night security guard job to help pay the bills.**

I'm 57 years old and live in Gloucester County. I was married for 18 years before becoming separated in 2000. My ex filed for divorce in 2002. Originally, she wanted \$350 per week alimony. I am a police officer and at the time I was making about 66,000 a year, she is an LPN and was making about 38,000 a year. We had no kids so there was no child support involved.

We fought it out in court for 2 years. Her lawyer would not let her compromise. My first lawyer wanted to cave-in after the first hearing, so I fired her. My second lawyer fought (cost me \$25,000 in legal fees) and we eventually got it "down" to \$1,000 a month. The divorce was finalized in august 2004, and I've been paying ever since. The total so far is over \$85 grand. Meanwhile, if we had been divorced right across the river in Pennsylvania, her alimony would've been limited. Maybe she would have taken the opportunity to become an RN and make more money. But what incentive does she have? She had hit the alimony lottery.

For several years, I was under the false impression that the alimony stopped when I retired, because she is going to get a large chunk of my pension and she is able to collect social security and I cannot. A recent calculation showed the pension amount to be about \$1,850 a month leaving me with about \$4,000 a month. But I was informed by my lawyer that's not the case. She will still get the \$1,000 a month on top of the pension reward, which brings her total out of my pocket to almost 3 grand a month. Basically, I can never retire. I've been a cop over 30 years already. Try finding many 30-year veterans who are in their late 50s. My lawyer said the courts would expect me to get another job to pay the alimony. Where does a person my age get a job nowadays? He suggested I become a security guard!